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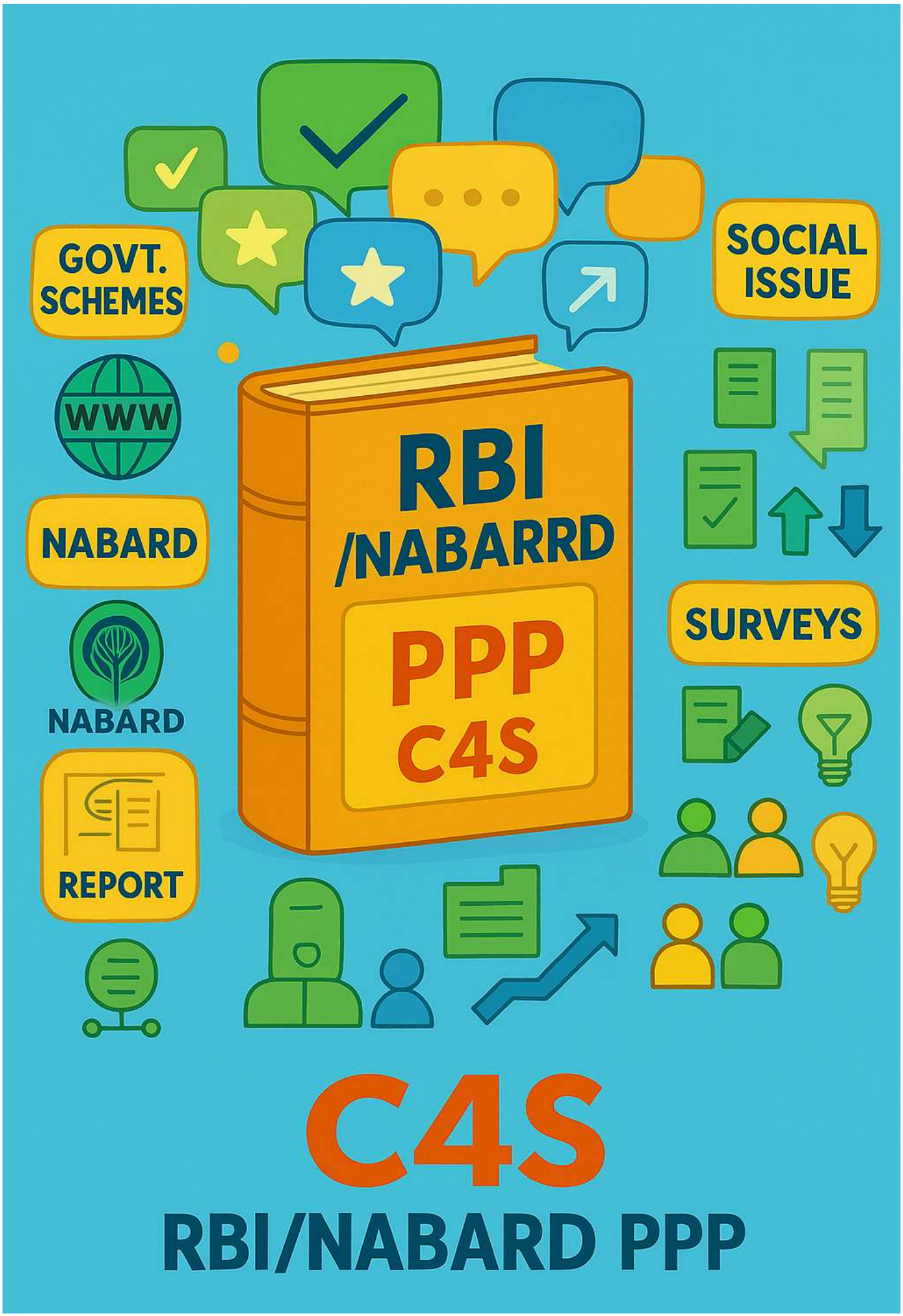
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1. Agriculture Marketing & Farmer Income Measures

1. National Agriculture Market (e-NAM)

- Launched in **2016** as a pan-India electronic trading portal.
- Enables **farmers** to sell produce transparently to **multiple buyers** across markets.
- Objective: **Integration of APMCs/mandis** into a unified national market.

2. Digital Market Access for Farmers

- **FPOs (Farmer Producer Organisations)** onboarded onto:
  - **e-NAM**
  - **ONDC (Open Network for Digital Commerce)**
  - **GeM (Government e-Marketplace)**
- Purpose: Enhance **digital visibility & competitive pricing**.

2. RBI Working Papers on Farmers' Share in Consumer Rupee

(a) Vegetables: Tomato, Onion, Potato (TOP)

- Tomato: **33%**
- Onion: **36%**
- Potato: **37%**

(b) Fruits: Banana, Grapes, Mango

- Banana: **31%**
- Grapes: **35%**
- Mango: **43%**

Farmers' share influenced by:

- **Number of intermediaries** in marketing channels.
- **High perishability**.
- **Marketing costs & margins**.

3. Reducing Post-Harvest Losses & Improving Farmer Returns

1. Agriculture Infrastructure Fund (AIF)

- Focus: Support for **cold storages, farm-gate infra, APMCs**.
- Beneficiaries: Entrepreneurs, Cooperatives, PACS, SHGs, businesses.

2. Mission for Integrated Development of Horticulture (MIDH)

- Promotes holistic horticulture growth.
- Support for **Pack Houses, Integrated Pack Houses, Cold Storage, Reefer Transport, Ripening Chambers**.
- Financial assistance as **credit-linked back-ended subsidy**:
  - **35%** of project cost in **general areas**.
  - **50%** of project cost in **hilly/scheduled areas**.
- Implemented via **State Horticulture Missions (SHMs)**.

4. Doubling Farmers Income

Doubling Farmers' Income – Vision & Strategy

Inter-ministerial Committee: Constituted on **13 April 2016**.

Seven Sources of Farmers' Income Growth

1. Increase in crop productivity
2. Increase in livestock productivity
3. Resource-use efficiency → lower cost of production
4. Increase in cropping intensity
5. Diversification to high-value agriculture
6. Remunerative prices for produce
7. Shift of surplus manpower to non-farm occupations

Budget Expansion

- DA&FW budget: **₹21,933.50 crore (2013-14)** → **₹1,27,290.16 crore (2025-26)**

5. Price Assurance & Market Support

MSP Mechanism

- Based on **CACP recommendations** + views of States & Ministries.
- Since **Union Budget 2018-19** → MSP fixed at **1.5× cost of production** (C2+50%).
- Applies to all mandated Kharif, Rabi, and commercial crops.

PM-AASHA (Pradhan Mantri Annadata Aay Sanrakshan Abhiyan)

Integrated scheme with 3 arms:

Component	Key Features
PSS – Price Support Scheme	For pulses, oilseeds, copra; procurement when market price < MSP; States exempt mandi tax; storage & logistics mandatory. Since 2024-25 → limit 25% of state production; can extend upto 25% of national production. Special provision: 100% procurement of **Tur, Urad, Masur** till 2028-29.
PDPS – Price Deficiency Payment Scheme	Direct payment of difference (MSP – selling price) upto 15% of MSP value to pre-registered farmers; covers 40% of production. States may extend beyond 40% from own resources. Transparent e-auction based.
MIS – Market Intervention Scheme	For perishable/horticulture crops not covered above. Includes physical procurement + price difference payments; provision for storage & transport of **TOP (Tomato, Onion, Potato)** crops.

6. Key Schemes of Agri Ministry

Category	Major Schemes
Income Support	PM-KISAN, PM-KMY
Risk Management	PMFBY, RWBCIS, MISS
Price Assurance	PM-AASHA (PSS, PDPS, MIS)
Infrastructure	AIF, ISAM, SMAM
FPO & Agri-Enterprises	Formation of 10,000 FPOs, Agri-SURE
Horticulture/Natural Farming	MIDH, NMNF, NMEO (Oil Palm, Oilseeds), NBHM, Mission Organic NE Region
Technology/Digital	Digital Agriculture Mission, NeGPA, Namo Drone Didi
Sustainability	PKVY, RAD, Agroforestry, PDMC (Per Drop More Crop), SH&F
Food/Nutrition Security	NFSNM, CDP
Extension & Seeds	SMAE, SMSP

7. Initiatives to Promote Organic & Climate Smart Farming

Schemes for Organic Farming

- **PKVY (Paramparagat Krishi Vikas Yojana)** → All States/UTs except NE Region.

- **MOVCDNER (Mission Organic Value Chain Development for North Eastern Region)** → NE States only.
- Both are **end-to-end schemes**: Production → Processing → Certification → Marketing.

Financial Assistance

- **PKVY**: ₹31,500/ha over 3 years.
  - ₹15,000/ha via DBT for organic inputs.
  - ₹4,500/ha (3 yrs) for marketing, branding, packaging, value addition.
  - ₹3,000/ha (3 yrs) for certification & residue analysis.
  - ₹9,000/ha (3 yrs) for training, awareness, capacity building.
- **MOVCDNER**: ₹46,500/ha over 3 years.
  - ₹32,500/ha for organic inputs.
  - ₹15,000 via DBT.
  - ₹4,000/ha for value chain marketing.
  - ₹10,000/ha for Internal Control Systems, training, certification.
- Maximum area eligible per farmer: **2 hectares**.

8. National Mission on Natural Farming (NMNF)

Coverage & Cluster Model

- Implemented in **15,000 clusters**.
- Total coverage: **7.5 lakh hectares**.
- Each cluster: **~ 50 hectares**, **~ 125 farmers**.

Capacity Building & Human Resource

Trained manpower: Scientists, Farmer Master Trainers (FMTs) & Govt. officials. Community Resource Persons (CRPs)Identified, Model Farms: 1,100 (in KVKs, Universities, and farmer fields)

Incentives for Farmers

- **₹4,000/acre/year per farmer**, for **2 years**.
- Limit: **up to 1 acre per farmer**.
- Supports:
  - Natural farming practices.
  - Livestock upkeep.
  - Preparation of natural bio-inputs.

Certification System

- **Natural Farming Certification System** under **PGS-India (Participatory Guarantee System)**.
- Nodal agency: **National Centre for Organic & Natural Farming (NCONF), Ghaziabad**.

Monitoring Mechanism

- Online portal: **naturalfarming.dac.gov.in** for **real-time monitoring** of NMNF progress.

Bio-Input Resource Centres (BRCs)

- Role: Supply **ready-to-use natural farming inputs**, knowledge dissemination, training & demos.
- Managed by: Natural farming farmers, **PACS, FPOs, SHGs, rural entrepreneurs**.

9. Cold Storage & Post-Harvest Infrastructure Schemes

(a) Mission for Integrated Development of Horticulture (MIDH)

- Implemented by: **Department of Agriculture & Farmers Welfare**.
- **Capacity covered**: Cold storage up to **5,000 MT**.
- **Subsidy rate**:
  - 35% of project cost – General areas.
  - 50% – NE & Hilly States + Scheduled Areas.
- **Beneficiaries**: Individuals, SHGs, FPOs, Companies, Cooperatives, APMCs, Local bodies, State Govts.

- **Mode**: Credit-linked back-ended subsidy, demand/entrepreneur driven.

(b) National Horticulture Board (NHB) Scheme

- Name: *Capital Investment Subsidy for Cold Storages & Controlled Atmosphere (CA) Storages*.
- **Capacity covered**: Above **5,000 MT up to 20,000 MT**.
- **Subsidy**:
  - 35% – General areas.
  - 50% – NE, Hilly, Scheduled areas.
- **Mode**: Credit-linked back-ended subsidy.

(c) MoFPI – PM Kisan Sampada Yojana (PMKSY)

- Component: **Integrated Cold Chain, Food Processing & Preservation Infrastructure**.
- **Objective**: Reduce post-harvest losses & ensure remunerative prices.
- **Financial assistance (grant-in-aid):**
  - 35% – General areas.
  - 50% – NE, Himalayan States, ITDP, Islands (for storage & transport infra).
  - 50% & 75% – For value addition & processing infra.
- **Cap**: Max ₹10 crore per project.
- **Note**: Standalone cold storages **NOT covered**.

(d) Agriculture Infrastructure Fund (AIF)

- Corpus: **₹1 lakh crore**.
- **Benefits**:
  - Collateral-free loan up to **₹2 crore**.
  - Interest subvention: **3%** on term loan.
- Coverage: Post-harvest infra including cold storages.

10. Crop Insurance – Pradhan Mantri Fasal Bima Yojana (PMFBY)

- Coverage: Comprehensive from **pre-sowing to post-harvest**.
- Risks covered: Floods, drought, cyclones, hailstorms, pests, cloudbursts, inundation, unseasonal rains, prevented sowing.
- **Recent Tech & Reforms:**
  - **YES-Tech** → yield estimation.
  - **WINDS** → hyper-local weather database.
  - **Digi-Claim Payment Module** → real-time claim tracking.
  - **AIDE App** → door-step farmer enrolment.
  - **Krishi Rakshak portal** & helpline 14447 for grievances.
  - Revised guidelines: **2018, 2022, 2023**.
  - Awareness campaigns: *Meri Policy Mere Hath*, *Fasal Bima Pathshala*.

11. PM KISAN

PM-KISAN Scheme (Pradhan Mantri Kisan Samman Nidhi)

Overview

- **Type**: Central Sector Scheme (100% funded by GoI).
- **Launch**: February 2019 by Hon'ble Prime Minister.
- **Objective**: To **supplement financial needs** of cultivable land-holding farmers.
- **Benefit**: ₹6,000 per year per farmer.
  - Paid in **3 equal installments** of ₹2,000 each.

- Transferred directly to **Aadhaar-seeded bank accounts** via **DBT**.

Eligibility

- **Primary criteria**: Farmer must have **cultivable landholding**.
- **Exclusions**: Higher-income groups (e.g., income-tax payees, institutional landholders, certain categories of professionals, etc.—notified separately).

Achievements & Coverage

- **Total disbursement**: Over ₹3.69 lakh crore released till July 2025.
- **Installments**: 19 installments since inception.
- **19th installment (24 Feb 2025)**:
  - Over **10 crore farmers benefited**.
  - Amount released: ~₹23,000 crore.

Inclusion & Saturation Drives

- **Viksit Bharat Sankalp Yatra (VBSY)** (from 15 Nov 2023): Added >1 crore new farmers.
- **100 Days Initiative of New Govt.**: ~25 lakh farmers added.
- **Special Self-Registration Clearance Drive** (from Sep 2024): Over 30 lakh pending cases approved by States/UTs.
- **Impact**: Led to **10+ crore beneficiaries** in the 19th installment.

Farmer Services & Interface

- **PM-KISAN Portal – Farmers' Corner**
  - Check beneficiary status.
  - Installment details.
  - "Know Your Status" functionality for eligibility & payment.
- **Common Service Centers (CSCs)**: Farmers can check status/details offline.

Grievance Redressal

- **Grievance Module**: Available on PM-KISAN portal.
- **CPGRAMS Portal**: Alternate grievance redressal platform.
- **Handling**: Issues resolved by State/District officials in time-bound manner.

Tech-based Support – Kisan e-Mitra Chatbot

- **Nature**: AI-based, voice-enabled chatbot.
- **Functions**: Query resolution & grievance redressal.
- **Platforms**: Web, Mobile, etc.
- **Languages supported**: 11 (English, Hindi, Odia, Tamil, Bengali, Malayalam, Gujarati, Punjabi, Kannada, Telugu, Marathi).
- **Feature**: 24×7 assistance in farmers' native language.

12. Small Farmer Welfare

1. Disaster Management & Relief Funds

National Disaster Management Plan (NDMP)

- **Primary responsibility**: Disaster management, damage assessment & ground-level relief lies with **State Governments**.
- **Central Govt role**: Provides **logistics + financial support**.
- **Funds**:

- **State Disaster Response Fund (SDRF)** → For 12 notified natural disasters, relief is given as per GoI norms.
- **National Disaster Response Fund (NDRF)** → For **disasters of severe nature**.
  - Financial assistance given after assessment by **Inter-Ministerial Central Team (IMCT)**.

- **Note**: Assistance from SDRF/NDRF = **relief, not compensation**.

2. Modified Interest Subvention Scheme (MISS)

- **Nature**: 100% Centrally funded Central Sector Scheme.
- **Coverage**: Pan-India via Kisan Credit Cards (KCC).

Benefits:

- **Short-term agri loans**:
  - Interest rate = **7%** (subsidized).
  - Banks get **1.5% upfront Interest Subvention (IS)**.
- **Prompt Repayment Incentive (PRI)**:
  - **3% incentive** for timely repayment.
  - Effective interest rate = **4% p.a.** for prompt payers.

In case of natural calamities:

- **Restructured loans**: IS given for **first year** (normal bank interest rate applies from 2nd year).
- **Severe calamities**: IS + PRI extended for up to **5 years**, based on IMCT assessment & SC-NEC approval.

3. Collateral-free Loan Limit

- Enhanced w.e.f. **1 January 2025**.
- From **₹1.6 lakh → ₹2 lakh per borrower**.
- Covers: Agriculture + Allied activities.
- Aim: Adjust to inflation & rising input costs.

4. Mass Media Support to Agriculture Extension

- **Scheme type**: Central Sector.
- **Channels used**:
  - **TV/Radio**: DD Regional Kendras (18), DD Kisan, AIR FM stations (97).
  - **Print media**: Advertisements in leading newspapers.
  - **Outdoor publicity**: Hoardings, posters, etc.
  - **Social Media**: Facebook, X, Instagram, Threads, YouTube, LinkedIn, WhatsApp, Public App.
- **Tools**:
  - Audio-Visual spots (broadcast & telecast of advisories/schemes).
  - *Focused Publicity & Awareness Campaign*.
- **Objective**: Wider outreach, farmer awareness about govt. schemes, policies, and advisories.

13. Mechanization Levels in India

- The extent of mechanization depends on socioeconomic, geographic, crop, and irrigation factors.
- As per ICAR estimates (2020-21):
  - **Seed-bed preparation:** ~ 70% mechanized
  - **Sowing/planting/transplanting:** ~ 40%
  - **Weeding & inter-culture:** ~ 33%

- **Harvesting & threshing:** ~ 34%

→ Overall average mechanization across operations: ~ 45%

Schemes & Support for Mechanization

- Since agriculture is a **State subject**, the Centre supports states via schemes, funding, policies.
- **Sub-Mission on Agricultural Mechanization (SMAM):**
  - Aims to extend mechanization to **small & marginal farmers** and low–farm-power regions
  - Promotes **Custom Hiring Centers (CHCs)** to overcome cost inefficiency for small landholders
  - **Financial assistance:**
    - For purchase of agricultural machinery: **40–50% subsidy** (depending on farmer category)
    - For setting up CHCs: up to **₹250 lakh project cost**, subsidy @ 40%
    - For Farm Machinery Banks (FMBs): up to ₹30 lakh project cost, subsidy @ 80%
    - In **North-Eastern states**, FMB subsidy is even higher: **95%** of project cost

14.Workforce Shift in Agriculture

- Data from the Periodic Labour Force Survey (PLFS, via NSO/MoSPI):
  - In 2020-21: 46.5% of workers engaged in agriculture & allied sector
  - In 2021-22: 45.5%
  - In 2022-23: 45.8%
- This gradual reduction reflects the structural shift of labor from primary (agriculture) to secondary/tertiary sectors.

15. GST / Taxation on Agricultural Implements

- **Hand tools & animal-driven tools:** Exempt from GST
- **Machinery for soil preparation & harvesting:** taxed at **12%**
- **Machines for cleaning & sorting produce:** taxed at **18%**

16. National Mission on Sustainable Agriculture

**Points useful for descriptive Test

Varietal Development & Stress Tolerance

- Over the last 10 years (2014–2024), **ICAR released 2,900 new varieties**.
- Out of these, **2,661 varieties** are tolerant to one or more **biotic or abiotic stresses** (e.g., pests, drought, heat).
- Under the **National Innovations in Climate Resilient Agriculture (NICRA)** project:
  - **298 climate-resilient varieties** (tolerant to drought, flood, heat) in **11 crops** were demonstrated.
  - These demonstrations involved **11,835 farmers**, **448 villages**, across **151 climatically vulnerable districts**.

Seed Support & Institutional Mechanisms

- About **5,278 tribal and smallholder farmers** in **72 drought-prone districts** received stress-tolerant seeds under NICRA.
- The **Sub Mission on Seeds and Planting Materials (SMSP)** (since 2014-15) aimed to promote production/multiplication of quality seeds.
  - From 2023-24, SMSP has been **merged with the National Food Security and Nutrition Mission (NFSNM)**.
  - For 2024-25:
    - **Budget allocated:** ₹270.90 crore

  - **Released to States/UTs:** ₹206.86 crore
  - **Seed Village Programme component out of that:** ₹141.46 crore
- Capacity building efforts include support for **village seed banks** and **community nurseries** (especially under NICRA) to ensure local seed availability.

Demonstrations, Training & Outreach

- Crops like **rice, wheat, soybean, mustard, chickpea, sorghum, gram, foxtail millet** had drought/flood/heattolerant varieties demonstrated in NICRA villages.
- **ATMA (Agricultural Technology Management Agency)** organizes training for farmers, including awareness about using **quality seeds**.

Weather Forecasting & Agromet Advisories

- Under **Gramin Krishi Mausam Seva (GKMS)**:
  - **5-day medium-range forecasts** generated at district and block level by IMD.
  - **130 Agromet Field Units** issue advisories (in English + regional languages).
- Dissemination of weather & advisory information via digital platforms & apps:
  - **"Meghdoot" app** (Ministry of Earth Sciences)
  - **"Mausam" app** (IMD)
  - Panchayat-level forecast info made available via **eGramSwaraj**, **Gram Manchitra**, **Meri Panchayat**, **Mausamgram** etc.

17. Artificial Intelligence & IoT in Agriculture

1. Kisan e-Mitra

- **Voice-based AI chatbot** for **PM-Kisan Samman Nidhi queries**.
- Supports **11 regional languages**.
- Evolving to cover other government schemes.
- Handles **20,000 queries/day**; over **95 lakh queries** resolved so far.

2. National Pest Surveillance System

- Uses **AI + Machine Learning** to detect **pest infestations** early.
- Farmers upload pest images for diagnosis.
- Coverage: **61 crops**, **400+ pests**.
- Over **10,000 extension workers** currently using it.
- Helps reduce **climate-induced crop losses**.

3. AI-based Crop Mapping

- **Satellite + field photograph analytics** for **crop-weather matching** and monitoring.

Drone Promotion in Agriculture

4. Support under SMAM (Sub-Mission on Agricultural Mechanization)

- **ICAR, KVKs, SAUs, Govt Institutes/PSUs**:
  → **100% subsidy** (max ₹10 lakh) for drone purchase & demo.
- **FPOs**:
  → Up to **75% subsidy** for demos.
- **Custom Hiring Centres (CHCs)** under Cooperatives, FPOs, rural entrepreneurs:
  → **40% subsidy**, max ₹4 lakh.
- **Agri-graduates** establishing CHCs:
  → **50% subsidy**, max ₹5 lakh.
- **Individual ownership:**
  - **SC/ST/Women/NE farmers:** 50% subsidy, max ₹5 lakh.
  - **Other farmers:** 40% subsidy, max ₹4 lakh.

Namo Drone Didi Scheme

- **Central Sector Scheme** (2023-24 to 2025-26).
- **Budget outlay:** ₹1,261 crore.

- **Target:** Provide **15,000 drones** to **Women SHGs**.
- **Subsidy:** 80% of package cost (max ₹8 lakh/SHG).
  → Balance 20% borne by SHGs (loans available under AIF with 3% interest subvention).
- **Progress:**
  - **1094 drones distributed** to SHGs in 2023-24 by Lead Fertilizer Companies.
  - Out of these, **500 drones** distributed under **Namo Drone Didi**.
  - Remaining **14,500 drones** to be distributed by Department of Agriculture.

18. India's Role in BRICS Agricultural Cooperation

BRICS Agricultural Research Platform (BRICS-ARP)

- **Launched:** During India's BRICS Presidency, **2021**.
- **Nature:** Virtual network of research institutions across BRICS.
- **Objective:** Pool research capacities, share expertise, support **joint projects, pilot initiatives, training programmes**.

ICAR's Contributions

- Leading areas:
  - **Climate-resilient agriculture**
  - **Crop diversification**
  - **Soil health management**
  - **Precision farming**
- **MoU signed (July 2025):** ICAR with **EMBRAPA (Brazil)**
  - Focus: Developing **climate-resilient soybean varieties**.

India's Agricultural Export Promotion

Agriculture Export Policy

- Targets:
  - Address **supply chain challenges**.
  - Promote **product diversification**.
  - Improve **logistics, cold chain, storage**.
  - Reduce **post-harvest losses**.

Export Promotion Measures

- **Diplomatic Missions:** Facilitate buyer-seller meets, trade dialogues.
- **Commodity Boards:** Coffee Board, Tea Board promote exports globally.
- **Sanitary & Phytosanitary (SPS) Alignment:**
  - Support exporters to meet **international SPS & technical standards**.
  - Adoption of **e-Phyto certification system** → digital SPS certificate exchange.

Value Addition & Branding Initiatives

- **Sea protocols** for perishables.
- **Better packaging & traceability** systems.
- Promotion of **Good Agricultural Practices (GAP)** certification.
- Assistance in obtaining **international quality & safety certifications**.
- **Training & capacity building** for farmers & exporters.

Global Engagements & Events

- India showcases agri-products at:
  - **BIOFACH, Gulfood, AAHAR, Organic & Natural Products Expo, Indus Food**.
- **World Food India:** Investor engagement & global exposure for Indian food processing sector.

Bilateral & Institutional Engagements

- **Joint Working Groups (JWGs):** With partner countries for:
  - Food processing tech
  - Cold chain solutions
  - Automation
  - Food park development
  - Institutional partnerships

Infrastructure Development for Agri-Exports

- **Agro-Processing Cluster Scheme**
- **Integrated Cold Chain Scheme**
- **Food processing & preservation capacities modernization**
- Aim: Encourage **investment**, improve **competitiveness** of Indian agri-products.

19. IP Filing

IP Filings Growth (2020–21 → 2024–25): ↑44% (4,77,533 → 6,89,991)

- GI: ↑380% (highest)
- Designs: ↑266%
- Patents: ↑180%
- Copyright: ↑83%
- Trademarks: ↑28%
- SICLD: ↑20%

Patents Reforms:

- Exam request timeline reduced: **48 → 31 months**
- Online filing mandatory (10% fee rebate)
- Grace period & Certificate of Inventorship introduced
- Renewal fee rebate (10% for 4+ years advance online)
- Simplified working statement (once every 3 years)

20. ONDC

- **Launched:** April 2022 by **DPIIT, Ministry of Commerce & Industry**.
- **Nature:** Not a marketplace → **open protocol-based network** (like UPI for e-commerce).
- **Objective:** Democratize digital commerce, reduce dominance of big platforms, empower **MSMEs, kirana shops, FPOs**.
- **Technology:** Built on **Beckn protocol** (open-source, interoperable).
- **Functions Covered:** Product discovery, ordering, payments, logistics, grievance redressal.
- **Domains:** Retail, food & grocery, mobility (ride-hailing), travel, logistics, financial products.
- **Cross-Border Pilot:** First transaction with **Singapore's Proxtera** in Jan 2024.
- **Adoption Push:** Incentives/subsidies for food delivery & logistics; onboarding FPOs and SMEs.
- **Benefits:** Lower commissions, wider reach for sellers, consumer choice, transparency.
- **Challenges:** Logistics integration, seller onboarding, consistent user experience, building trust.
- **Recent Update (2025):** Expansion into **mutual funds, metro ticketing (Mumbai OneTicket)**, and support schemes for F&B, grocery, D2C sectors.

21. Buffer Norms

- **Buffer Norms** are the **minimum foodgrain stock levels** (rice & wheat) that the **Central Government (FCI – Food Corporation of India)** must maintain in the Central Pool at the beginning of each quarter.

- These norms ensure:
  - **Food Security** – for PDS (Public Distribution System) & welfare schemes
  - **Price Stability** – through market interventions (Open Market Sales Scheme – Domestic)
  - **Emergency Reserves** – to handle droughts, natural disasters, or unexpected demand

Review & Revision

- Fixed by the **Government of India** based on consumption needs, procurement trends, and buffer requirements.
- Norms are reviewed **periodically (usually every 5 years)** to align with demand & supply conditions.

Buffer Norms & Stock Position (as on 1 July 2025)

- Buffer norms (central pool stocks) are:
  - Rice: **135.40 lakh tonnes**
  - Wheat: **275.80 lakh tonnes**
  - **Total** buffer stocks (Rice + Wheat): **411.20 lakh tonnes**
- Actual stocks in the Central Pool (as on 1 July 2025):
  - Rice: **377.83 lakh tonnes**
  - Wheat: **358.78 lakh tonnes**
  - **Total**: **736.61 lakh tonnes**

  Conclusion: Stock levels are **well above buffer norms** (i.e. surplus) for both rice and wheat.

22. Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM)

Pune

23. World's Largest Grain Storage Plan in Cooperative Sector (2023 onwards):

Background & Launch

- Approved on **31 May 2023** by the Government of India.
- Aim: Create **world's largest decentralized grain storage system** at **PACS level** (Primary Agricultural Credit Societies).
- Implemented as a **Pilot Project** initially.

Infrastructure under the Plan

- At PACS level:
  - **Godowns** (storage)
  - **Custom Hiring Centers**
  - **Processing Units**
  - **Fair Price Shops**
- Convergence of multiple GoI schemes:
  - Agriculture Infrastructure Fund (AIF)
  - Agricultural Marketing Infrastructure Scheme (AMI)
  - Sub-Mission on Agricultural Mechanization (SMAM)
  - PM Formalization of Micro Food Processing Enterprises (PMFME)

Target

- Target: Complete construction by **December 2026**.

Multipurpose PACS / Dairy / Fisheries Cooperatives

- Plan: Establish new **multi-purpose cooperatives in all panchayats/villages** over 5 years.
- Supported by: **NABARD, NDDB, NFDB, State/UT Govts**.
- **'Margadarshika' guidelines launched on 19 Sept 2024** with targets & timelines.

Computerization of PACS

- **Financial outlay:** ₹2,925.39 crore.

- Goal: Bring all PACS on a **common ERP-based national software**.
- Linked with **NABARD** through **StCBs (State Co-operative Banks)** & **DCCBs (District Central Co-op Banks)**.

PACS as Multi-Service Hubs

- **PACS as Common Service Centres (CSCs):**
  - Deliver 300+ e-services – banking, insurance, bill payments, health, legal, etc.
  - **47,918 PACS** already functioning as CSCs.
- **PACS as PM Kisan Samriddhi Kendras (PMKSK):**
  - Supply fertilizers, pesticides, agri-inputs under one roof.
  - **36,592 PACS** upgraded into PMKSKs.
- **PACS as Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK):**
  - Ensure affordable generic medicines in rural areas.
  - **762 PACS** got store codes from PMBI to operate PMBJK.

Energy & Fuel Related Roles

- **Retail Petrol/Diesel Outlets:**
  - PACS included in **Combined Category-2 (CC2)** for allotment.
- **Conversion of Bulk Consumer Pumps into Retail Outlets:**
  - One-time option by OMCs.
  - **117 PACS** gave consent; **59 PACS commissioned** as retail outlets.
- **LPG Distributorship:**
  - PACS eligible to apply for LPG distributorship → diversifying income streams.

Water & Renewable Energy Roles

- **Operations & Maintenance (O&M) of Piped Water Supply Schemes:**
  - **539 PACS** identified by 8 States/UTs for rural O&M services.
- **PM-KUSUM Convergence:**
  - PACS to promote solar pumps & photovoltaic module installations.
- **PM Surya Ghar – Muft Bijli Yojana:**
  - Extended to cooperative societies for rooftop solar adoption.

24. Ashok Pillar

A Replica of the Ashoka pillar, built in the sacred premises of Waskaduwa Sri Subhuthi Viharaya was unveiled on 21st July 2025. It is a Buddhist temple situated in the city of Waskaduwa, in Kalutara district, a Southern Province of Sri Lanka, about 42km south of Colombo, Sri Lanka

25. Gross NPA Reduced

As on	Gross NPAs	Gross NPA Ratio (%)
31.03.2021	6,16,616	9.11
31.03.2022	5,40,958	7.28
31.03.2023	4,28,197	4.97
31.03.2024	3,39,541	3.47
31.03.2025	2,83,650	2.58

Source: RBI (provisional data for FY 2024-25)

- **IBC:** Changed creditor–borrower relationship; control shifts from promoters to creditors.
- **Wilful defaulters:** Barred from resolution process.

- **Personal guarantors:** Now under IBC ambit.
- **SARFAESI & RDDB Acts:** Amended to strengthen recovery.
- **DRT pecuniary limit:** Raised from ₹10 lakh → ₹20 lakh (focus on high-value cases).
- **PSBs:** Specialized stressed asset management verticals/branches set up.
- **Recovery models:** Business correspondents + Feet-on-street adopted.
- **RBI Prudential Framework:** Early recognition, reporting & time-bound resolution with incentives for early adoption

Others,

- **Board-approved policy: Every bank must have a valuation policy by qualified independent valuers.**
- **Empanelment: Banks empanel valuers with prescribed minimum qualifications & maintain a register.**
- **When valuation is done:**
  - **Before loan sanction (appraisal process).**
  - **Before sale under SARFAESI Act, 2002.**
- **High-value properties (≥ ₹50 crore): Minimum two independent valuation reports required.**
- **NPA accounts: Valuation by approved valuer before property disposal.**
- **E-auction: RBI recommends as desirable mode for sale of stressed assets → better price discovery.**
- **IRAC norms (1 July 2015): Collateral (immovable property) must be revalued once every 3 years.**
- **Joint Lenders Forum (2014): Valuers overstating security value → explanation sought & names reported to IBA.**

26. Average Inflation rate

The average inflation rate based on Consumer Price Index (CPI) and Wholesale Price Index (WPI) for the last three quarters is given in the table below

Quarter	Inflation rate based on CPI (%)	Inflation rate based on WPI (%)
Q3:2024-25	5.6	2.5
Q4:2024-25	3.7	2.4
Q1:2025-26	2.7	0.4

Source: MoSPI and Office of Economic Adviser (DPIIT)

Government of India has undertaken a series of administrative measures, including fiscal and trade policy, to control inflation and mitigate its impact on the common citizen.

Government Measures

- **Buffer stocks** of essential food items augmented.
- **Strategic sales** of procured grains in open market.
- **Imports facilitated / export curbs** during shortages.
- **Stock limits** imposed to push supplies into market.
- **Retail sales under Bharat brand** at subsidised rates.
- **Free food grains** to ~81 crore NFSA beneficiaries.
- **Income tax relief:** Annual incomes up to ₹12 lakh exempt (₹2.75 lakh for salaried after std. deduction).

RBI Measures

- **Repo rate hikes (May 2022–Feb 2023):** +250 bps (4% → 6.5%).

- **Repo steady at 6.5%** till Jan 2025.
- **Inflation trend:**
  - 2023–24: 5.4%
  - 2024–25: 4.6% (lowest in 6 years)
  - June 2025: 2.1%
- **Repo cut (Feb–June 2025):** –100 bps to support growth.

27. Sea Weed Cultivation

- India's coastline: **11,099 km**; identified **384 sites, 24,707 ha** suitable.
- Seaweed subject allocated to **Department of Fisheries (DoF, GoI)**.

Government Initiatives

- **PM Matsya Sampada Yojana (PMMSY):** Seaweed cultivation a priority.
- **Projects worth ₹195 cr approved (2020–25)** incl. **₹127 cr Seaweed Park (TN)**.
- Beneficiary support: rafts, monolines, seed banks, training, awareness.
- **Lakshadweep** notified as **Seaweed Cluster**.
- **ICAR-CMFRI Mandapam → Centre of Excellence**.
- **Guidelines** for importing seaweed germplasm issued.
- **NITI Aayog Seaweed Policy Report** released.
- **IMC & TAC** (DoF) formed for sector coordination.

28. Animal Husbandry

Rashtriya Gokul Mission (RGM)

- Conservation & genetic upgradation of indigenous bovines.
- **Key steps:**
  - Nationwide **AI programme** (districts <50% coverage).
  - **Progeny Testing & Pedigree Selection** → high genetic bulls.
  - **IVF & sex-sorted semen** for rapid breed improvement.
  - **Genomic selection** for faster genetic gains.
  - **MAITRIs** trained for doorstep AI services.

National Livestock Mission (NLM)

- Focus on **entrepreneurship & breed improvement**.
- Covers poultry, sheep, goat, piggery, feed & fodder.
- **Feb 2024 amendment:** Horse, donkey, mule, camel included.
- Incentives to **individuals, FPOs, SHGs, Section 8 companies** + state infra.

National Programme for Dairy Development (NPDD)

- **Component A:** Milk testing, chilling infra (SHGs, FPOs, coops).
- **Component B:** "Dairying through Cooperatives" → processing, market access, producer institutions.

Livestock Health & Disease Control Programme

- **Vaccination, disease surveillance, vet infra.**
- New component: **Pashu Aushadhi** → generic veterinary medicines via PM-KSK & cooperatives.

Direct Schemes by Department

- **AHIDF:** 3% interest subvention for livestock processing & diversification infra.
- **SDCFPO:** Interest subvention (2% + 2% prompt repayment) on working capital loans to dairy coops/FPOs during crises.

29. National Sickle Cell Mission

The National Sickle Cell Anemia Elimination Mission, launched by Prime Minister Narendra Modi on July 1, 2023, aims to make India sickle cell disease-free by 2047. The mission involves universal screening of 7 crore individuals, primarily in tribal areas, by FY 2025-26, alongside awareness generation, pre-marital genetic counseling, and holistic management of patients through collaborative efforts by central ministries and state governments

Key Objectives & Strategy

- **Eliminate Sickle Cell Disease:** To eradicate sickle cell disease as a public health concern in India by 2047.
- **Universal Screening:** Screening of 7 crore individuals aged 0-40 in affected tribal areas by FY 2025-26.
- **Awareness & Counseling:** Generating awareness about the disease and providing pre-marital genetic counseling to prevent new cases.
- **Holistic Patient Care:** Ensuring comprehensive management and continuum of care for patients, from diagnosis to treatment.

Screening & Diagnosis

- **Target:** 7 crore individuals.
- **Screened so far:** 6 crore individuals.

State-wise Progress

- **High screening achievement:** Madhya Pradesh, Gujarat, Rajasthan, Telangana, Karnataka, Uttarakhand.
- **Highest incidence of SCD:** Odisha, Chhattisgarh, Madhya Pradesh, Maharashtra, Gujarat.

30. PM EDRIVE SCHEME

PM E-DRIVE Scheme: A ₹6,391 crore initiative to boost EV adoption by deploying **14,028 e-buses**, setting up **nationwide charging infra**, and promoting **domestic EV manufacturing & localisation** to cut emissions and fossil fuel use.

Objectives / Goals

- Encourage adoption of **electric & hybrid vehicles** through demand aggregation & market creation.
- Promote **domestic EV technology & ecosystem** (support startups, MSMEs).
- Boost **manufacturing of BEVs & hybrids** in India (via PMP localisation mandate).
- Build a **globally competitive, self-sustaining EV industry**.
- Support India's **COP26 Panchamrit & NDC goals** by reducing emission intensity of GDP.
- Reduce **vehicular emissions**, especially in urban areas.

Scheme	Period	Budget Allocation	Focus / Objectives	Key Achievements / Next Steps
FAME I (Faster Adoption & Manufacturing of Hybrid and Electric Vehicles)	2015 – 2019	₹895 crore	• Pilot EV adoption • Demand incentives for 2W, 3W, 4W, buses • R&D support • Charging infra pilots	• Supported ~2.8 lakh EVs • Created initial EV ecosystem awareness
FAME II	2019 – 2024 (extended till Mar 2025)	₹10,000 crore	• Large-scale demand incentives • Focus on public/shared transport (e-buses, 3W, 4W fleets, 2W) • Charging infra support	• Target: 7,090 e-buses, 5 lakh e-3W, 55,000 e-4W, 10 lakh e-2W • Expanded charging infra

				• Shifted EV adoption to scale
PM E-DRIVE Scheme	2024 – 2030 (launch phase 2024–25)	₹6,391 crore • ₹4,391 cr – 14,028 e-buses • ₹2,000 cr – charging infra	• Mass deployment of **e-buses** (initially in 9 mega cities) • Nationwide public charging infra (urban → rural) • Promote **domestic EV & battery manufacturing** via PMP localisation	• Transition from subsidies → ecosystem creation • Aim: globally competitive, self-reliant EV industry • Supports COP26 "Panchamrit" emission reduction goals

31. Women & Wages in MGNREGA

Legal Provisions

- **Schedule II, Para 15:** Minimum **1/3rd of beneficiaries must be women** (who register & demand work).
- **Special Schedule of Rates:** For women, elderly, PwDs, and those with ailments → to improve participation.
- **Creche facilities:** Mandatory at worksites if ≥5 children (under 5 yrs) accompany working women.

Women's Participation

- Consistently **above 50% for last 5 years**.
- **2013–14:** 48% women participation.
- **2024–25:** 58.1% women participation.

Policy Clarification

- No proposal to provide **non-transient / permanent jobs** under MGNREGS.
- Focus remains on **temporary rural wage employment** + welfare provisions.

WAGES

- **Section 6(1), MGNREGA Act 2005:** Central Govt notifies wage rate annually.
- Wage rate linked to **CPI–Agricultural Labour (CPI-AL)**.
- Effective from **1st April each year**.
- **Increase trends:** ~5% (avg) in last year; ~29% (avg) in last 5 years.
- States may pay **higher wages** from their own resources.
- **Budget 2025–26 BE:** ₹86,000 crore retained

32. DAY NRLM

- **Launched:** June 2011 by MoRD.
- **Coverage:** Implemented across India (except Delhi & Chandigarh).
- **Objective:** Mobilize rural poor into **Self Help Groups (SHGs)**; nurture till income & quality of life improves.
- **Scale (as of June 2025):**
  - **10.05 crore rural women households mobilized**.
  - **90.90 lakh SHGs** formed.

Key Entrepreneurship Support Schemes

1. **Start-up Village Entrepreneurship Programme (SVEP):**

- Support for non-farm micro-enterprises.

2. **Micro-Enterprise Development (MED):**
   - Support for nano enterprises – finance, skills, markets.
3. **One Stop Facility (OSF):**
   - Advanced support for growth-stage nano enterprises.
4. **Incubator:**
   - Scale-up 100–150 women-led enterprises per state.
5. **Cluster Development Programme:**
   - Collective growth & sector-specific clusters.
6. **Aajeevika Grameen Express Yojana (AGEY):**
   - Rural transport services via SHGs/CBOs.
7. **Capitalization Support:**
   - **Revolving Fund (RF): ₹20k–30k per SHG**.
   - **Community Investment Fund (CIF): up to ₹2.5 lakh per SHG**.

33. Research in Pineapple

- **Pineapple (Ananas comosus L. Merr.)** – most economically important fruit of **Bromeliaceae family**.
- Nutritional value: rich in essential vitamins & minerals.
- Major threat: **Fusariosis disease** caused by *Fusarium moniliforme*.
  - Symptoms: warped stem, blackened leaves, fruit rot from inside.
  - Results in **heavy farmer losses** & **unstable harvests**.

Gene Discovery

- **Institute:** Bose Institute (DST autonomous institute).
- **Researchers:** Prof. Gaurab Gangopadhyay & Dr. Soumili Pal.
- Identified **AcSERK3 gene** (Somatic Embryogenesis Receptor Kinase)

Scientific Breakthrough

- **Function of AcSERK3 gene:**
  - Helps in plant **reproduction** & **stress survival**.
  - Activates **host defences** against pathogens.
- Researchers **overexpressed AcSERK3** in pineapple.
- Result: Stronger **resistance to Fusarium fungus** compared to normal varieties.

34. 10 Years of Skill India

1. SOAR India - SOAR = Skilling for AI Readiness

About the Initiative

- **Launched by:** Ministry of Skill Development & Entrepreneurship (MSDE), 2025 (at *Bharat SkillNxt – 10 years of Skill India Mission*).
- **Aim:** To embed **AI awareness, literacy, and readiness** in India's school education and skilling ecosystem.
- **Target Group:**
  - **Students (Classes 6–12)** → foundational to advanced AI exposure.
  - **Teachers/Educators** → AI training for effective classroom integration.
- **Modules:**
  - **Students:**
    1. *AI to be Aware* (15 hrs – basics, awareness).
    2. *AI to Acquire* (15 hrs – applications, programming fundamentals).
    3. *AI to Aspire* (15 hrs – advanced exposure, careers, ethics).

- **Teachers:** *AI for Educators* (45 hrs – pedagogy, ethics, integration).
- **Content Coverage:** AI basics, generative AI, AI in daily life, programming, ethics, cybersecurity, career opportunities.
- **Implementation:** National roll-out with focus on **inclusive access** (urban + rural, all geographies).

2. What is KaushalVerse

- **KaushalVerse** is the **Digital Enterprise Portal (DEP)** launched by **NCVET** (National Council for Vocational Education & Training).
- It is a unified platform to **streamline, standardize & democratize** NCVET's core regulatory functions.

Key Objectives / Functions

- **Recognition & regulation** of **Awarding Bodies** and **Assessment Agencies** under one portal.
- To automate and digitize workflows, reducing manual paperwork, increasing transparency and efficiency.
- A migration path is enabled — existing recognized entities can submit their **migration applications** via the portal.

3. Reports Released

Reports/Books Released:

- India Semiconductor Workforce Strategy.
- Skill Impact Bond Report.
- *Transforming Skill Development through Decentralized Planning* (SANKALP).
- JSS Employability Skills Handbook (60-hr, for non-literates & dropouts).

4. Skill India Bond

- **India's first & the world's largest outcomes-based skilling bond.**
- Launched under **Skill India Mission** through **MSDE & NSDC**.

Financing

- **$14.4 million mobilised** through public–private–philanthropy partnership.
- Based on **Development Impact Bond (DIB)** model → payment linked to **measurable outcomes** (jobs & livelihoods).

5. MoU

India–France MoU on vocational education & skilling.

35. Welfare support for weavers

Welfare Support

- **Monthly Pension/Assistance:** ₹8,000 per month for **awardee handloom weavers/workers** (60+ years, indigent, annual income < ₹1 lakh).
- **Scholarships:** Up to **₹2 lakh per annum** for children (max 2) of handloom weavers/workers → for Diploma/UG/PG in Central/State Govt. recognized textile institutions.

Social Security

- Coverage under **PM Jeevan Jyoti Bima Yojana (PMJJBY)** → life insurance.
- Coverage under **PM Suraksha Bima Yojana (PMSBY)** → accident insurance (death/disability).

36. Pratibha Setu

What is PRATIBHA Setu?

PRATIBHA Setu = Professional Resource And Talent Integration – Bridge for Hiring Aspirants

It is UPSC's revamped **talent-connect platform** for candidates who cleared all stages of certain UPSC

exams (prelims, mains, interview) but were **not included in the final merit list**, and who consent to share their biodata with potential employers.

37. Bharatiya Antariksha Station (BAS):

- 5 modules planned by **2035**.
- Approval for 1st module development obtained.
- **Indian Moon Landing:** Targeted by **2040**.
- **Training Modules:** Incremental training for astronauts aligned with Gaganyaan & lunar mission needs.

38. GLEX-2025 (Global Space Exploration Conference):

Event Overview

- **4th edition** of GLEX held on **7–9 May 2025** at **Yashobhoomi, New Delhi**.
- Co-hosted by **ISRO** & **Astronautical Society of India (ASI)** under **IAF (International Astronautical Federation)**.
- **Theme:** *"Reaching New Worlds: A Space Exploration Renaissance"*.

39. NAVIC

- **NaVIC = Navigation with Indian Constellation**
- India's **independent regional navigation satellite system**, developed & operated by **ISRO**.
- Provides **accurate PNT services** (Positioning, Navigation & Timing) over India & ~1,500 km beyond borders.
- Indian counterpart of GPS (USA), GLONASS (Russia), Galileo (EU), BeiDou (China).

40. DHRUVA Policy

What is DHRUVA?

- A national **Digital Address Digital Public Infrastructure (DPI)** framework, led by the **Department of Posts**, Ministry of Communications.
- Builds on **DIGIPIN (Digital Postal Index Number)** — a geo-coded addressing grid (4m × 4m cells) for India.
- Goal: Every location becomes **digitally addressable**, with interoperable, consent-based address sharing.

41. United Nations – International Year of Cooperatives (IYC) 2025 (India's initiatives):

Theme & Launch

- **Theme:** *"Cooperatives Build a Better World"*.
- Officially launched by **PM Narendra Modi** at ICA Global Cooperative Conference (2024).
- Ministry of Cooperation → prepared **Annual Action Plan for IYC-2025** (released 24 Jan 2025, Mumbai).

Awareness & Outreach - IYC Logo: Displayed on:

- Indian Railways e-tickets

- Govt. websites, official correspondence, PSU letters
- Amul milk packets & other cooperative products
- Women's Premier League (WPL) 2025 matches on Star Sports & Jio Hotstar.

Others

- Foundation stone of 25 PACS godowns (62,500 MT capacity) in Bihar.
- Madhya Pradesh: State-level Cooperative Conference (April 2025).
- Gujarat: Golden Jubilee of IFFCO Kalol; foundation of Beej Anusandhan Kendra.
- National Conference of State Cooperation Ministers: 30 June 2025, Bharat Mandapam, Delhi.
- First Cooperative University: Tribhuvan Sahkari University, Anand (foundation stone laid 05 July 2025).
- 4th Foundation Day of Ministry of Cooperation: 06 July 2025 (national event).

42. Tribhuvan" Sahkari University (TSU)

The "Tribhuvan" Sahkari University (TSU) has recently been established through an act of Parliament, which was passed in the last budget session 2025. At this stage, the University has four courses, which include one ongoing course of the erstwhile Institute of Rural Management Anand (IRMA).

43. Cloud Aerosol Interaction and Precipitation Enhancement Experiment (CAIPEEX)

- Conducted by **Indian Institute of Tropical Meteorology (IITM)** under **MoES**.
- Period: **2018–2019**.
- Area: **Rain shadow region of Solapur, Maharashtra**.
- Method: Research aircraft hired for **cloud seeding experiments**.
- Objective: Study **aerosol–cloud–precipitation interactions** & test rainfall enhancement through **randomized cloud seeding** (as per **WMO guidelines**).

44. What is Cloud Seeding?

What is Cloud Seeding?

- **Definition:** A **weather modification technique** to enhance precipitation.
- **Process:** Chemicals like **Silver Iodide, Potassium Iodide, Dry Ice, or Salts** dispersed into clouds act as **condensation/ice nuclei** → droplets form → rainfall.
- **Goal:** Artificially induce or increase rain/snow.
- **Emerging Use:** Being studied as a tool to **combat severe air pollution** during high AQI periods.

Types of Cloud Seeding

1. **Static Cloud Seeding**
   - Introduces ice nuclei (e.g., **Silver Iodide/Dry Ice**) into **cold supercooled clouds**.
   - Triggers **ice crystal formation** → growth into snowflakes/rain.
2. **Dynamic Cloud Seeding**
   - Aims to **enhance vertical air currents**.
   - Stimulates cloud growth & rainfall.
   - **More complex** → depends on chain of atmospheric events.
3. **Hygroscopic Cloud Seeding**
   - Sprays **salts or hygroscopic particles** into **warm cloud bases**.
   - Acts as **condensation nuclei** → increases droplet size & number.
4. **Glaciogenic Cloud Seeding**
   - Induces **ice nucleation** in **supercooled clouds** using **Silver Iodide/Dry Ice**.
   - Leads to freezing & precipitation.

45. TED

Full form: Turtle Excluder Device.

- **Developed by: ICAR–Central Institute of Fisheries Technology (CIFT)**.
- Model based on **US–NOAA specifications**.
- Cost: **₹23,485 per unit** (fabrication empanelled with 4 agencies).

Implementation in India

- Included under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** with **100% financial assistance** (60% Centre + 40% State).
- **Guidelines issued** to all coastal States/UTs for TED fitment in trawl nets.
- **Awareness & demos** conducted by **MPEDA–NETFISH** & State Fisheries Depts.
- **Andhra Pradesh:** 85 TEDs distributed to 60 trawlers.
- **Kerala:**
  - Made **mandatory for it**

46. Pradhan Mantri Matsya Sampada Yojana (PMMSY)

- **Flagship fisheries scheme** → ₹20,050 crore, period **2020–21 to 2024–25**.
- Objective: *Blue Revolution* → sustainable & responsible fisheries, fishermen's welfare.
- **Key Focus:** Development, modernization & expansion of **Fishing Harbours (FHs)** with **eco-smart, green components** → aligned with **FAO's Blue Port Initiative**.

Smart & Integrated Fishing Harbours (SIFH)

- **Approved 3 projects** (₹369.8 crore):
  1. **Vanakbara, Diu**
  2. **Karaikal, Puducherry**
  3. **Jakhau, Gujarat**
- Features: Smart tech adoption, safety, efficiency, environmental sustainability.

Modernization of Fishing Harbours (Last 5 years)

- **5 FHs** under **Central Sector component** → ₹651.14 crore (with MoPSW convergence).
- **11 FHs** under **Centrally Sponsored component** → ₹263.54 crore.
- **Benefits:** Higher fish production, fish exports, growth of allied industries, fisher livelihood boost.

International Collaboration

- **FAO:** Technical Cooperation Programme (TCP) signed (March 2025) for strengthening **Blue Ports**.
- **French Development Agency (AFD):** Workshop on **Eco-Fishing Ports** (May 2025).

PM-MKSSY (Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana)

- Sub-scheme under **PMMSY**.
- Aim: Formalization of fisheries sector & support to **fisheries micro & small enterprises (MSEs)**.
- Outlay: **₹6,000 crore**.
  - External aided: **₹1,500 crore loans** → ₹1,125 crore (World Bank) + ₹375 crore (AFD).

47. ONGOLE BREED PROTECTION

Ongole Breed Conservation (Andhra Pradesh) under **Rashtriya Gokul Mission**:

Population Growth

- **Ongole breed cattle population:**
  - 2012: **6.34 lakh**
  - 2019: **7.03 lakh**

- Growth: **+10.88%** (Breed Survey Report 2013 → Breed Report 2022).

Key Initiatives under Rashtriya Gokul Mission

1. **Bovine IVF Technology**
2. **National Kamdhenu Breeding Centre**
3. **Gokul Gram – Chadalwada (Prakasam district)**
4. **Bull Mother Farm (Chintaladevi)**
5. **Central Herd Registration Scheme (CHRS)**
6. **Semen Stations Support**

Origin: Native to **Andhra Pradesh**, mainly in **Prakasam, Guntur, and Nellore districts** (named after *Ongole town*).
Type: Indigenous *zebu* (Bos indicus) breed of **draught and dual-purpose cattle**.
Physical Characteristics:

- Large, muscular, and majestic build.
- **White/grey coat** with darker shading on neck, hump, and fore/hindquarters.
- **Long, broad forehead**, and slightly bulging.
- **Horns**: Short, stumpy, and inward-curving.
- **Prominent hump** (well-developed in males).
- **Dewlap**: Large, pendulous skin fold under the neck.

Size: Among the **largest cattle breeds** in India. Adult bulls weigh **500–600 kg** (can reach 700+ kg); cows weigh around **400–450 kg**.
Milk Yield: Moderate – about **600–2,500 litres per lactation**, fat content around **4.5–5%**.
Strength: Known for **draught power**, used for ploughing, carting, and heavy agricultural work.
Hardiness:

- **Heat and disease resistant**, especially to tropical diseases like foot-and-mouth.
- High adaptability to harsh, dry, and hot climatic conditions.

Breeding Value:

- Foundation stock for many international breeds (*Brahman cattle* in USA, Latin America, and Australia).
- Exported worldwide due to strength, disease resistance, and adaptability.

Economic Role:

- Used for **bullock races** and traditional cultural events in South India.
- Demand for Ongole bulls in **cross-breeding programs**.

48. World Food India 2025 – Key Points

- **Event:** 4th edition of *World Food India*
- **Organizer:** Ministry of Food Processing Industries (MoFPI), Govt. of India

49. VIGYAN DHARA SCHEME

- **Type:** Central Sector Scheme (i.e. fully funded by Union Government)
- **Implementing Ministry / Department:** Department of Science & Technology (DST)
- **Effective Date / Launch:** Came into force from **16 January 2025**

50. Government Schemes to Boost Women's Participation in R&D

Department of Science & Technology (DST)

- **WISE–KIRAN Initiative** – umbrella program for women in STEM.
  - **WISE–Ph.D.** → Doctoral research in basic/applied sciences.
  - **WISE–PDF** → Post-Doctoral research support.
  - **WISE–SCOPE** → Translational research from lab to land.
  - **WISE–IPR** → 1-year internship in Intellectual Property Rights.
  - **WIDUSHI** → Enables retiring/retired senior women scientists to continue research.
- **Institutional/Policy Support**:
  - **CURIE** – Strengthens research infra in women's universities.
  - **GATI** – Promotes gender-equity policies in STEM institutions.
  - **STW / Women Technology Parks (WTPs)** – Tech for livelihood & social entrepreneurship.

51. India Skills Accelerator (MSDE–WEF Initiative)

Launch & Context

- Deliberated on **08 April 2025** at **Kaushal Bhawan, New Delhi**.
- Joint initiative of **Ministry of Skill Development & Entrepreneurship (MSDE)** and **World Economic Forum (WEF)**.

52. Skill

Skill & Employment Data

- **India Skill Report 2024 (Wheebox):** Young employability at **51.25% (2024)** vs. **40.44% (2017)**.
- **PLFS Estimates (2017–24):**
  - Unemployment rate (age 15–59, rural areas) dropped from **5.7% (2017-18)** to **2.8% (2023-24)**.

Key Schemes under Skill India Mission (SIM)

- **PMKVY (Pradhan Mantri Kaushal Vikas Yojana):** Training aligned with Industry 4.0 (AI, ML, Robotics, Drones).
- **JSS (Jan Shikshan Sansthan):** Community-based skill development for rural & disadvantaged groups.
- **NAPS (National Apprenticeship Promotion Scheme):** On-the-job training support.
- **CTS (Craftsman Training Scheme) via ITIs:** Technical skill training.
- Under NAPS, stipend support up to Rs 1500/- per month is released to apprentices through DBT and not to establishments covered.

Digital & Placement Support

- **Skill India Digital Hub (SIDH):** Unified platform for skilling, education, employment, entrepreneurship.
- Provides **life-long services** (training → jobs → apprenticeships).
- Candidates' profiles visible for employers; access to **Rozgar Melas** & **Pradhan Mantri National Apprenticeship Melas (PMNAMs)**.

53. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- Launched in **2015** by MSDE.
- Provides **Short-Term Training (STT)** and **Recognition of Prior Learning (RPL)** for skill, up-skilling & re-skilling.

54. SEED

SEED Scheme – Ministry of Social Justice & Empowerment

- Launched for **De-notified, Nomadic and Semi-Nomadic Tribes (DNTs, NTs, SNTs)**.
- Aim: **Holistic empowerment** through education, health, livelihood, land & housing support.

Key Components

1. **Educational Empowerment**
   - Financial assistance for **free coaching**.
   - Helps secure admission in reputed institutes and employment in public/private sectors.
2. **Health**
   - **Ayushman Bharat health cards** distributed to DNT communities.
3. **Livelihoods**
   - Formation of **Self Help Groups (SHGs)** in DNT clusters.
   - SHGs support income generation and financial inclusion.
4. **Land & Housing**

- Facilitation of housing under **PMAY (Grameen & Urban)** and other government schemes.

Institutional Mechanisms

- **Development and Welfare Board for DNTs (DWBDNC):** Dedicated board for policy & programme implementation.
- **Partner Agencies:**
  - **National Backward Classes Finance & Development Corporation (NBCFDC)**.
  - **National Scheduled Castes Finance & Development Corporation (NSFDC)**.
  - **NGOs** for direct community engagement.

55. Amazon Future Engineer (AFE) programme

- In 430 EMRSs (via Learning Links Foundation):
- Hands-on computer science education.
- Activities: Hour of Code, Code-a-thon.
- Dedicated DTH channel – EKLAVYA (by CIET-NCERT):
- Curriculum-based learning + competitive exam content.
- For Classes 9–12.
- Ensures access to education in remote locations.

56. DhartiAabaTribePreneurs 2025 Highlights

- Served as a **launchpad for tribal-led enterprises**.
- Provided **mentorship, strategic networking, and investment opportunities**.
- Focused on:
  - **Innovation**
  - **Inclusivity**
  - **Visibility at larger scale**
  - **Market expansion** to national & global platforms.

Key Partnerships

- Ministry of Tribal Affairs partnered with:
  - **IIM Calcutta**
  - **IIT Delhi**
  - **IIM Kashipur**
  - **IIT Bhilai**
  - **IIT Guwahati**
  - **IFCI Venture Capital Funds Ltd.**
  - **META**

57. Palna Scheme

PALNA Scheme (Protecting Children and Providing Nurturing Atmosphere)

Implemented by: Central Adoption Resource Authority (CARA), Ministry of Women and Child Development (MWCD), Government of India.

Objectives

- Provide **care and protection** to **abandoned and surrendered children**.
- Ensure **safety, nutrition, and health** for infants/children in Child Care Institutions (CCIs).
- Create a **child-friendly, nurturing environment** until adoption or family reintegration.

Key Features

- **Financial support** to Specialized Adoption Agencies (SAAs) for running crèches/palnas.
- Focus on **0–6 year old children** awaiting adoption.
- Covers **nutrition, clothing, medicines, staff salaries, and care infrastructure**.
- Helps integrate children into the **adoption system** through CARINGS portal.

- Linked with the **Mission Vatsalya** framework for child welfare.

58. Art

Sohrai Art – Tribal wall painting of **Jharkhand**, linked to harvest festival and nature motifs.
Pattachitra – Intricate **scroll/cloth painting** of Odisha & Bengal, depicting Jagannath cult and epics.
Patua Art – **Narrative scroll painting** of Bengal, sung with *Pater Gaan* (storytelling songs).

59. CETA

India and UK Sign Comprehensive Economic and Trade Agreement (CETA)

60. Key Features National Cooperation Policy

Pillar / Focus Area	Key Features
Vision	Based on *"Sahakar se Samriddhi"* – Prosperity through Cooperation.
Committee Formation	National-level committee (2022) under **Shri Suresh Prabhu**; 17 meetings & 4 regional workshops with stakeholders.
Coverage	Framework for **National, State, District, and Primary level cooperatives** (agriculture, dairy, fisheries, credit, housing, new-age co-ops).
Grassroots Strengthening	Establishment of **2 lakh new M-PACS, Dairy & Fishery Cooperatives** across all Panchayats/villages within 5 years.
Convergence Approach	Linked with schemes like **DIDF, NPDD, PMMSY**; supported by **NABARD, NDDB, NFDB** & State Governments.
Guidelines	**Margdarshika (2024)** launched to define roles & responsibilities of stakeholders.
Database & Digitization	**National Cooperative Database** for real-time tracking of cooperatives.
Inclusion Focus	Greater participation of **youth & women** in cooperatives.
Governance & Transparency	Adoption of **Model Bye-laws**, emphasis on **accountability, efficiency, and digital reforms**.
Status	Draft policy finalized; **official unveiling awaited**.

61. Forestation

India State of Forest Report (ISFR) 2023

- **Total Forest & Tree Cover**: 8,27,356.95 sq. km (25.17% of geographical area).
  - **Forest Cover**: 7,15,342.61 sq. km
  - **Tree Cover**: 1,12,014.34 sq. km
- **Increase (2021 → 2023)**: +1,445.81 sq. km
  - Forest Cover: +156.41 sq. km
  - Tree Cover: +1,289.4 sq. km
- **Decadal Growth (2013 → 2023)**: Net +16,630.25 sq. km forest cover.
- **Trend**: Continuous *increase* in forest cover over last decade.

Legal & Institutional Framework

- **Indian Forest Act, 1927**
- **Forest (Conservation) Act, 1980** *(Van Sanrakshan Evam Samvardhan Adhiniyam)*
- **Wildlife Protection Act, 1972**
- **State Forest Acts & Rules**
- **Primary Responsibility**: States/UTs (Centre issues advisories + support).

Central Govt. Support (Schemes & Funds)

- **National Mission for a Green India (GIM)**
- **Forest Fire Prevention & Management Scheme (FPM)**
- **Nagar Van Yojana (NVY)**
- **Integrated Development of Wildlife Habitats**
- **MISHTI** *(Mangrove Initiative for Shoreline Habitats & Tangible Incomes)*
- **Compensatory Afforestation Fund (CAMPA)**

62. National Action Plan on Climate Change (NAPCC)

- Comprises **9 National Missions**: Agriculture, Energy Efficiency, Green India, Himalayan Ecosystem, Human Health, Solar Energy, Strategic Knowledge, Sustainable Habitat, and Water.
- **6 out of 9 missions focus on adaptation**, enhancing climate resilience of vulnerable communities.
- Implemented by respective nodal Ministries/Departments through schemes/programmes across water, health, agriculture, forest, biodiversity, energy, housing, etc.
- 63. s **Equine Disease-Free Compartment (EDFC)**:

63. India's first, endorsed by WOAH

- **Equine Disease-Free Compartment (EDFC)**:
  - India's **first**, endorsed by **WOAH** (July 2025).
  - Located at **RVC Centre & College, Meerut** → enables global movement of Indian sport horses.
- **Poultry sector**: **44 HPAI compartments** approved for export-ready, biosecure production.
- **High-security facilities**:
  - **ICAR-NIHSAD, Bhopal** recognized as **Category A Rinderpest Holding Facility** (by WOAH & FAO).
  - Puts India among **only 6 such global institutions**.

Internationally Recognized Reference Labs

- **ICAR-NRC Equines, Hisar** → Equine Piroplasmosis.
- **ICAR-NBFGR, Lucknow** → Epizootic Ulcerative Syndrome (EUS).

64. Coverage of Har Ghar Jal

Thus, as on 21.07.2025, out of 19.36 Crore rural households in the country, more than 15.67 Crore (80.94%) households are reported to have tap water supply in their homes.

65. PM KSY

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

About

- **Launched:** 2015-16.
- **Aim:** Enhance access to water on farms, expand cultivable area under assured irrigation, improve water-use efficiency, and promote sustainable water conservation.
- **Current Phase:** Implementation approved for **2021-22 to 2025-26**.

Components

1. **Accelerated Irrigation Benefits Programme (AIBP):**
   - Focus: Fast-tracking completion of major/medium irrigation projects.
2. **Har Khet Ko Pani (HKKP):**

- Sub-components:
  - **CAD&WM (Command Area Development & Water Management):** Implemented alongside AIBP.
  - **Surface Minor Irrigation (SMI).**
  - **Repair, Renovation & Restoration (RRR) of Water Bodies.**
  - **Ground Water (GW) Development** (approved till 2021-22, extended for ongoing works).

3. **Watershed Development Component (WDC):** Implemented by Dept. of Land Resources, Ministry of Rural Development.
4. **Per Drop More Crop (PDMC):**
   - Promoted **micro-irrigation**.
   - Initially part of PMKSY; since Dec 2021, under **Rashtriya Krishi Vikas Yojana (RKVY)**.

Key Achievements

- **Land acquisition savings:** Avoided acquisition of **76,594 hectares** via construction of **55,290 km of underground pipelines**.
- **Efficiency:** Adoption of **SCADA-based water distribution** and **micro irrigation** in projects improved water-use efficiency.
- **Monitoring:** Dedicated **dashboard + MIS** for near real-time monitoring of physical & financial progress

66. Employment database

Employment & Unemployment Trends (PLFS, MoSPI)

Year	Worker Population Ratio (WPR) %	Unemployment Rate (UR) %	Female WPR % (15+ years)
2019-20	–	–	28.7
2020-21	52.6	4.2	31.4
2021-22	52.9	4.1	31.7
2022-23	56.0	3.2	35.9
2023-24	58.2	3.2	40.3

Source: PLFS, MoSPI

Key Highlights

- **Worker Population Ratio (WPR) a Trend (15+ years):** Rising consistently from **52.6% in 2020-21 to 58.2% in 2023-24**, showing improved employment participation.
- **Unemployment Rate (UR) Trend (15+ years):** Declining from **4.2% in 2020-21 to 3.2% in 2022-23 & 2023-24**, reflecting better labour market conditions.
- **Female WPR:** Sharp improvement from **28.7% in 2019-20 to 40.3% in 2023-24** → significant increase in women's workforce participation.

Employment Estimates (RBI KLEMS Database) (K: Capital, L: Labour, E: Energy, M: Materials and S: Services)

- Total employment in India:
  - **2017-18 → 47.5 crore**
  - **2023-24 → 64.33 crore**

- Indicates strong growth in overall employment, including **manufacturing and services sector expansion**.

67. Eshram Portal

About eShram Portal

- **Launch:** 26th August 2021, by Ministry of Labour & Employment.
- **Purpose:** Create **National Database of Unorganised Workers (NDUW)** seeded with Aadhaar.
- **Registration Basis:** Self-declaration; each worker gets a **Universal Account Number (UAN)**.

Progress (as of 17 July 2025)

- **Total Registrations:** 30.94 crore unorganised workers.

One-Stop-Solution (Launched 21 Oct 2024)

- Integrated portal to provide **social security access** in one place.
- Workers can:
  - Access multiple welfare schemes.
  - Track **benefits already availed**.
  - Ensure portability across States/UTs.

14 Integrated Schemes

67. Export promotion of MSME

Export Promotion Mission (Budget 2025–26)

- **Lead Department:** Department of Commerce.
- **Jointly Driven By:**
  - Ministry of Commerce & Industry
  - Ministry of MSME
  - Ministry of Finance

Key Objectives

1. **Improving access to export credit** for MSMEs.
2. **Enabling cross-border factoring** to ease trade finance.
3. **Assisting MSMEs in addressing non-tariff barriers (NTBs)** in global markets.

Other Complementary Initiatives

- **International Cooperation (IC) Scheme – MSME Ministry**

68. Hima Sakhi Yojna

Aspect	Details
Launched By	Ministry of Rural Development (MoRD) & Life Insurance Corporation of India (LIC)
Vision	Aligns with *Insurance for All by 2047* & *Atmanirbhar Bharat*
Implementing Agents	Women from Self-Help Groups (SHGs), trained & appointed as **Bima Sakhis** at Gram Panchayat level
Role of Bima Sakhis	Act as local insurance agents, raise awareness, deliver LIC products, and promote financial security
Target Areas	Rural & semi-urban India
Key Benefits	1. **Women Empowerment** – Entrepreneurship & financial independence 2. **Job Creation** – Enhances rural female workforce participation

	3. **Inclusive Insurance** – Affordable, community-based, trustworthy insurance network
Significance	Links **social security** with **women empowerment**, boosting financial inclusion in rural India
Future Expansion	Supported by state govts, skill development programs, & community participation to make it a **national movement**

69. INSPIRE – MANAK Programme

Aspect	Details
Full Form	Innovation in Science Pursuit for Inspired Research – **Million Minds Augmenting National Aspirations and Knowledge (MANAK)**
Implemented By	Department of Science & Technology (DST), Govt. of India in collaboration with National Innovation Foundation (NIF)
Target Group	Students of Class 6 to 10 (age group 10–15 years) across all schools
Objective	To foster **creativity, innovation, and scientific temperament** among school children and to encourage problem-solving for real-life challenges
Coverage	Aims to target **1 million ideas** from students nationwide every year

70. Commemorative stamps

Prime Minister Shri Narendra Modi and H. E. Dr. Mohamed Muizzu, President of the Republic of Maldives, released commemorative stamps on the occasion of the 60th anniversary of the establishment of India-Maldives diplomatic relations. India was one of the first countries to establish diplomatic relations with Maldives following its independence in **1965.**

71. Drone Subsidy

- **40% (max ₹4 lakh)** for CHCs under cooperatives/FPOs/rural entrepreneurs.
- **50% (max ₹5 lakh)** for agri-graduates establishing CHCs.
- **Individual Basis**:
  - SC/ST, Women, Small/Marginal, NE Farmers → 50% subsidy (up to ₹5 lakh).
  - Other farmers → 40% subsidy (up to ₹4 lakh).

72. Post Harvest Loss

Ministry of Food Processing Industries (MoFPI) commissioned a study in 2022 namely, "Study to determine Post harvest losses of Agri Produces in India" with reference year 2020-22 through NABARD Consultancy Services Pvt. Ltd. (NABCONS). The study was conducted for assessment of post-harvest losses for 54 commodities across 15 Agro-Climatic Zones for various categories, spread across 292 districts of India.

Estimated Post-Harvest Losses in India (Selected Crops & Commodities)

Crops / Commodities	Loss (%)
Cereals	3.89 – 5.92
Pulses	5.65 – 6.74
Oilseeds	2.87 – 7.51
Fruits	6.02 – 15.05
Vegetables	4.87 – 11.61
Plantation Crops & Spices	1.29 – 7.33
Milk	0.87
Fisheries (Inland)	4.86
Fisheries (Marine)	8.76
Meat	2.34
Poultry	5.63
Eggs	6.03

Schemes to reduce Post Harvest Loss

- **MIDH**: Builds cold storages, ripening chambers & pack houses to cut horticulture wastage.
- **AIF**: Provides long-term financing for warehouses, cold chains & processing units.
- **AMI Scheme**: Creates storage & marketing infrastructure to reduce market-level losses.
- **e-NAM**: Online trading platform improving market access & reducing transit losses. 1522 mandis have been integrated with National Agriculture Market (e-NAM) portal till 30th June 2025.
- **FPOs**: 10,000 groups to support aggregation, primary processing & market linkages.
- **PMKSY (MoFPI)**: Develops post-harvest & processing infrastructure to reduce losses and add value.

73. Workforce in Agriculture

As per the Periodic Labour Force Survey (PLFS) conducted by the National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI) from July, 2023 to June, 2024 about 46.1 percent of the total workforce of the Country is engaged in agriculture and allied sector during 2023-24.

75. Key Government Schemes for Agriculture (as of June 2025)

- **Agriculture Infrastructure Fund (AIF)**: ₹1 lakh cr debt facility with 3% interest subvention + CGTMSE guarantee (up to ₹2 cr loans); by June 2025 → ₹66,310 cr sanctioned for 1.13 lakh projects (warehouses, CHCs, cold stores, processing units, etc.).
- **Agricultural Marketing Infrastructure (AMI)**: Since 2001, provides 25%–33.33% subsidy for rural godowns/warehouses; by June 2025 → 49,796 projects sanctioned, 982.94 lakh MT capacity created, ₹4,829 cr subsidy released.
- **e-NAM**: Virtual market platform linking mandis; by June 2025 → 1.79 cr farmers + 2.67 lakh traders registered; ₹4.39 lakh cr trade (12.03 cr MT & 49.15 cr items).
- **MIDH**: Provides 35% (general areas) & 50% (hilly/tribal areas) subsidy for horticulture post-harvest infra (cold storage, cold rooms).
- **RKVY**: Project-based scheme giving States flexibility to plan & approve agri/allied projects; since 2022–23 also includes PDMC & Soil Health sub-schemes.
- **PM-KISAN**: ₹6,000 annual income support to land-holding farmers; by June 2025 → ₹3.69 lakh cr transferred.
- **PMFBY**: Launched 2016, affordable crop insurance; by June 2025 → 78.41 cr enrolments, 22.67 cr claims settled worth ₹1.83 lakh cr.

76. AI & IoT in Agriculture – Key Government Initiatives

- **Kisan e-Mitra (AI Chatbot)**
  - Voice-based AI tool for farmer queries on **PM-KISAN** scheme.
  - Supports **11 regional languages**.
  - Handles **20,000+ queries daily**; answered **95 lakh+ queries** so far.
  - Being expanded to cover other govt. programs.
- **National Pest Surveillance System (AI/ML)**
  - Tackles climate-induced pest losses via **AI + Machine Learning**.
  - Farmers capture pest images → real-time detection + advisory.
  - Used by **10,000+ extension workers**.
  - Covers **61 crops & 400+ pest combinations**.
- **AI/ML Crop Analytics**
  - Uses **field photographs** for pest identification & crop health analysis.
  - Helps detect stress early and minimize losses.
- **Satellite-based Crop Health Monitoring**
  - Combines **satellite imagery, weather, and soil moisture datasets**.
  - Focus crops: **Rice & Wheat** (major staples).
- **NeGPA (National e-Governance Plan in Agriculture)**
  - Component of **Digital Agriculture Mission**.
  - Supports **AI, ML, IoT sensor-based projects** at State/UT level.
  - Promotes precision farming & smart agri-infrastructure.
- **Soil Health Card Program (AI-enabled analytics)**
  - Real-time soil fertility assessment via **lab-tested 12 soil parameters**.
  - Farmers receive **nutrient recommendations** for Integrated Fertilizer Management.
  - Enables customized, sustainable fertilizer usage.
- **Per Drop More Crop (PDMC)** *(since 2015-16)*
  - Promotes **Micro-Irrigation (drip, sprinkler)** → higher **water-use efficiency**.
  - Reduces **fertilizer use (via fertigation)**, labour cost & input costs.
  - Subsidy: **55% (small/marginal farmers)**, **45% (others)**.
  - Enhances productivity & farmer income.

77. Major Schemes/Programmes by DA&FW (Farmer Income & Agri Development) to enhance farmer income

- **PM-KISAN** → ₹6,000 annual income support to landholding farmers.
- **PM-KMY** → Pension scheme for small/marginal farmers (₹3,000/month at 60 yrs).
- **PMFBY/RWBCIS** → Crop & weather-based insurance with affordable premium.
- **MISS** → Interest subvention on short-term agri loans, 2% + 3% prompt repayment incentive.
- **AIF** → ₹1 lakh cr debt facility for infra (warehouses, CHCs, cold chains); ₹66,310 cr sanctioned (2025).
- **10,000 FPOs** → Collectivization for market power & scale.
- **NBHM** → Boosts honey production, beekeeping infra, pollination services.
- **Namo Drone Didi** → Women SHG-based drone services for spraying & farming.
- **NMNF** → Promotes natural farming, chemical-free practices.
- **PM-AASHA** → Umbrella scheme for MSP assurance (Price Support Scheme, Price Deficiency Payment, Private Procurement).
- **AgriSURE Fund** → Supports agri-startups & rural enterprises.
- **PDMC** → Drip & sprinkler irrigation; 55% subsidy (SMF), 45% (others).
- **SMAM** → Promotes farm mechanization, custom hiring centers.

- **PKVY** → Organic farming clusters, certification.
- **Soil Health & Fertility (SH&F)** → Soil Health Cards, integrated nutrient management.
- **RAD** → Rainfed area development with Integrated Farming System.
- **Agroforestry** → Tree-based farming systems for diversification.
- **CDP** → Crop diversification from water-intensive to sustainable crops.
- **SMAE** → Strengthening agricultural extension.
- **SMSP** → Quality seeds & planting material availability.
- **NFSNM** → Enhancing food security + nutrition-sensitive crops.
- **ISAM** → Agri marketing infra, AMI sub-scheme for godowns.
- **MIDH** → Horticulture infra, cold chains, post-harvest mgmt.
- **NMEO – Oil Palm & Oilseeds** → Reduce edible oil import dependence.
- **MOVCDNER** → Organic value chain for NE states.
- **Digital Agriculture Mission** → AI, ML, IoT-based projects, data-driven farming.
- **National Bamboo Mission** → Bamboo-based livelihood & industries.

Minimum Support Price (MSP) Updates (2018-19 principle onwards)

- **Formula**: MSPs fixed at **1.5× cost of production** (C2 + 50% margin).
- **Committee (July 2022)** → To strengthen CACP autonomy & make MSP more scientific.
- **Crops Covered**: 22 mandated (7 cereals, 5 pulses, 7 oilseeds, 4 commercial crops).

MSP Trends (₹/quintal)

- **Paddy (Common)**: 1940 (2021-22) → **2369 (2025-26)**
- **Wheat**: 1975 → **2425**
- **Arhar (Tur)**: 6300 → **8000**
- **Moong**: 7275 → **8768**
- **Rapeseed & Mustard**: 4650 → **5950**
- **Cotton (Long Staple)**: 6025 → **8110**
- **Ragi**: 3377 → **4886** (highest % jump among cereals)
- **Soybean (Yellow)**: 3950 → **5328**
- **Sesamum**: 7307 → **9846** (sharp rise in oilseeds)
- **Jute**: 4500 → **5650**
- **Copra (Milling)**: 10335 → **11582**

78. CROPIC (Collection of Real-Time Observations and Photographs of Crops)

- **CROPIC (Collection of Real Time Observations and Photographs of Crops) is one of the technology initiatives under Pradhan Mantri Fasal Bima Yojana (PMFBY). It is a digital application for collection of crop field photographs, to ascertain the health of crops and identify damage due to perils. CROPIC app aims at collection of geotagged crowdsourced photographs from farmers and field coordinators through smartphones. The purpose of time-series geotagged photographs is crop validation against insured crops, and crop damage assessment in case of localized calamities.**
- **Purpose**:
  - Collect **geotagged, time-series photographs** of crops via smartphones (farmers + field coordinators).
  - Validate insured crops, assess crop health, and capture crop damage from localized calamities.
- **Technology Features**:
  - Crowdsourced data → transparent, real-time evidence.
  - Crop surveillance → near real-time reporting of risks.
  - Supports **yield estimation models (YESTECH)** for validation & risk accounting.
- **Benefits**:

- Strengthens **crop insurance** by reducing disputes & delays.
- Enhances **disaster response & compensation** with accurate, location-tagged proof.
- Enables **data-driven policy decisions** in agriculture risk management.

- **Impact**: Empowers stakeholders (farmers, insurers, govt.) with a **transparent, reliable, and tech-enabled monitoring system**.

79. PMFBY

PMFBY launched from Kharif 2016. It is **demand-driven and voluntary** for States/UTs and farmers. Enrolment has increased from **3.17 crore (2022-23)** to **4.19 crore (2024-25)** — ~32% growth. Highest enrolment since inception.

Of the 2024-25 enrolments:

- **6.5%** are tenant farmers
- **17.6%** marginal farmers
- **48%** loanee farmers

Steps taken for strengthening PMFBY implementation:

- **National Crop Insurance Portal (NCIP)** created as unified data / service platform (for subsidy payment, enrolments, monitoring).
- **Digiclaim module** launched from Kharif 2022: integrates NCIP + PFMS + insurer accounting.
- **12% penalty** auto-levied via NCIP if insurers delay claim payments (from Kharif 2024).
- **Delinking state & central premium subsidy shares** so farmers get claim proportionate to Central govt share, even if state share lags.
- **Escrow accounts** by States (depositing their premium share in advance) made mandatory from Kharif 2025.
- Use of **CCE-Agri App** for uploading Crop Cutting Experiment data into NCIP; Insurance companies can witness CCEs.
- Integration of **State land records** with NCIP to enhance data accuracy.

New technologies / systems adopted under PMFBY (from 2023-24 onward):

1. **YES-TECH (Yield Estimation System Based on Technology)**
   - Remote sensing based yield estimation for paddy & wheat.
   - 30% weightage of YES-TECH derived yield mandated.
   - Soybean included from Kharif 2024.
2. **WINDS (Weather Information Network and Data System)**
   - Expanding Automatic Weather Stations (AWS) & Rain Gauges (ARG) to 5× existing network at GP & Block level.
   - Data to be interoperable with IMD; aids YES-TECH, parametric insurance, disaster mgmt.

Pending claims data (2020-21 to 2024-25) is provided State/UT-wise in annexure. (E.g. total pending claims over the years in "Total" row)

80. Startup Funds

1. Flagship Schemes under Startup India

(a) Fund of Funds for Startups (FFS)

- **Launched:** 2016, operationalized by **SIDBI**.
- **Mode:** Provides capital to **SEBI-registered AIFs**, which then invest in startups.
- **Condition:** AIFs must invest at least **2× the FFS commitment** into startups.

(b) Startup India Seed Fund Scheme (SISFS)

- **Launched:** 1 April 2021.
- **Mode:** Provides **financial assistance to seed-stage startups** through incubators.

(c) Credit Guarantee Scheme for Startups (CGSS)

- **Launched:** 1 April 2023.

- **Mode:** Provides **collateral-free loans** to startups.
- **Implemented by: National Credit Guarantee Trustee Company (NCGTC) Ltd.**

81. Project Swavalambini (Women Entrepreneurship Focus)

- **Implementing Bodies:**
  - **NIESBUD** (Noida)
  - **IIE** (Guwahati)
  - In collaboration with **NITI Aayog** & **Women Entrepreneurship Platform (WEP)**.
- **Aim:**
  - Foster **entrepreneurial mindset among women students**.
  - Awareness of **schemes, resources, networks**.
  - Training & faculty capacity building.
- **Coverage (Pilot States):**
  - Uttar Pradesh, Telangana, Meghalaya, Mizoram, Assam.
- **Components:**
  - **Entrepreneurship Awareness Training**
  - **Entrepreneurship Development Training**
  - **Faculty Development Programme (FDP)**
- **Progress (as on 30 June 2025):**
  - Awareness Programmes: **591 students** trained.
  - FDPs: **43 faculty members** trained.

82. Atal Pension Yojana (APY) – 10th Anniversary Update (2025)

1. Background & Launch

- **Launched: 9 May 2015** (replacing Swavalamban Yojana).
- **Administered by: Pension Fund Regulatory and Development Authority (PFRDA)**.
- **Objective:** Universal **social security system** for poor, underprivileged, and unorganized workers.

2. Salient Features

- **Type:** Voluntary, contributory pension scheme.
- **Eligibility:** Indian citizens **18–40 years** (except income-tax payers).
- **Contribution Period:** Minimum 20 years.
- **Benefit:**
  - Guaranteed pension of **₹1,000 – ₹5,000/month** (post 60 years).
  - After subscriber's death → **same pension to spouse**.
  - After both die → **accumulated corpus returned to nominee**.
- **Vision: 'Sampurna Suraksha Kavach'** (Complete Security Shield).

3. Implementation & Enrolment

- **Implementing Channels:**
  - All Banks
  - Department of Posts (DoP)
  - SLBCs/UTLBCs
- **Awareness Measures by PFRDA:** Outreach programs, trainings, multilingual handouts, media campaigns, review meetings.

4. Milestones (as on FY 2025-26)

- **Total Gross Enrolments: 8 crore+**.
- **New Subscribers in FY 2025-26: 39 lakh**.
- **Occasion:** Marks **10th Anniversary (2015–2025)**.

83. PMAY-G

In order to achieve the target of "Housing for All" in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to eligible rural households with an overall target to construct 4.95 crore pucca houses with basic amenities by 2029. The Union Cabinet approved the implementation of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) for construction of 2 crore additional rural houses during FY 2024-25 to 2028-29.

84. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

1. Nature of the Scheme

- **Type:** Demand-driven wage employment scheme.
- **Objective:** Provide at least **100 days of guaranteed wage employment** in a financial year to willing rural households.
- **Fallback option:** Used when no better employment opportunity is available.

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2. Performance (FY 2025-26, as on 21.07.2025)

- Households availed employment: **3.83 crore**
- Persondays generated: **106.77 crore**

3. Wage Payment Norms

- Beneficiaries entitled to **wage payment within 15 days** of work completion.
- **GoI issued SOPs** for fixed timelines at each stage (muster roll upload → FTO approval).
- States/UTs advised to **generate pay orders in time**.

4. Steps Taken for Timely Wage Payments

- **Systemic Improvements:**
  - Strengthening **Ne-FMS** (National Electronic Fund Management System).
  - SOP for **monitoring delay compensation**.
- **Consultations & Reviews:**
  - With States/UTs, PRC meetings, mid-term reviews.
  - Verification of pending/delay claims.

5. Technological Interventions

- **Direct Benefit Transfer (DBT):**
  - Wages transferred directly to workers' accounts.
  - Ensures transparency, prevents leakages, ~100% electronic transfer.
- **Aadhaar Payment Bridge System (APBS):**
  - Aadhaar-based direct credit into bank accounts.
  - Improves targeting, efficiency, accountability.
- **National Mobile Monitoring System (NMMS):**
  - Real-time attendance via **geo-tagged photos**.
  - Ensures accuracy, reduces payment delays.

6. Awareness & Demand Generation Measures

- **IEC campaigns** (incl. wall paintings).
- Expand **demand registration system** → no demand goes unregistered.
- **Participatory planning** through **Gram Sabha approval**.
- **'Rozgar Diwas'** organization for awareness.

7. Unemployment Allowance (Section 7(1) of MGNREGA, 2005)

- If employment not provided **within 15 days** of application (or requested date, whichever later) →
- Applicant entitled to **daily unemployment allowance** as per provisions of the Act.

85. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G): Landless Beneficiaries

1. Priority to Landless Households

- **Landless beneficiaries = Top priority** in PMAY-G Permanent Wait List.
- **States/UTs responsibility:** Provide land from:
  - Govt. land
  - Panchayat/common land
  - Community land
  - Land of local authorities.
- **Basic Infrastructure:** Electricity, road connectivity, drinking water, solid & liquid waste management → to be ensured by States/UTs.

2. Policy & Institutional Framework

- Land = **State subject** → no central policy possible.
- **MoRD Action (2021-22):** Requested States/UTs to **constitute Task Force** under Chief Secretary (with Revenue Secy + PMAY-G Dept. Secy).
- **Monitoring:** In current phase (2024–29), Ministry is continuously tracking provision of land to landless beneficiaries.

3. State-Specific Initiatives for Landless Beneficiaries

- **Bihar:** *Mukhymantri Awaas Sthal Kray Sahayata Yojana*
  - ₹60,000 financial assistance to purchase land for house construction.
- **Odisha:** *Vasundhara Scheme*
  - Provides land rights & housing benefits to landless poor, slum dwellers, vulnerable groups.
- **Maharashtra:** *Pandit Deen Dayal Upadhyay Gharkool Jaga Kharedi Arthsahay Yojana*
  - ₹1,00,000 assistance to landless for procurement of **500 sq. ft. land** under PMAY-G.
- **Tamil Nadu:** Free land provision to landless for PMAY-G houses.

86. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

Skill Development Components:

1. **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)**
2. **Rural Self Employment Training Institutes (RSETIs)**

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

- **Objective:** Placement-linked skilling for rural poor youth → jobs with monthly wages ≥ minimum wages.
- **Target Group:** Rural poor youth **15–35 years**.
- **Focus on Social Inclusion:**
  - **SC/ST:** 50%
  - **Women:** 33%
  - **PwDs:** 5%
- **Implementation Mode:** Project-based by **Project Implementing Agencies (PIAs)**.

Eligible PIAs:

i. Govt. or semi-govt. entities (National/State level).
ii. NGOs (registered with NITI Aayog).
iii. Trusts, Societies, Cooperatives, Companies, LLPs, SHGs & federations.
iv. Entities >3 years old (except Start-ups).

Performance (till June 2025):

- **Candidates Trained:** 17,50,784
- **Candidates Placed:** 11,48,247

2. Rural Self Employment Training Institutes (RSETIs)

- **Nature:** Training institutions funded by **MoRD**, established by **sponsoring Banks** in districts.
- **Support by MoRD:** Construction cost + training costs for rural poor candidates.
- **Coverage:** Training open to **any unemployed youth (18–50 years)** with aptitude for self/wage employment.

Performance (till June 2025):

- **Candidates Trained:** 56,69,265
- **Candidates Settled:** 40,99,578

3. Recent Development

- **MoU (June 2025):** Signed between **MoRD** and **MSDE** for better coordination in skill development.

87. Sohrai Art

Context: The indigenous mural tradition of Sohrai Art from Jharkhand took centre stage at the second edition of Kala Utsav 2025 – Artists in Residence Programme, held at Rashtrapati Bhavan.

Origin & Community

- **Region:** Jharkhand (Hazaribagh district).
- **Practitioners:** Mainly by women of the **Santhal, Munda, Oraon, and other tribal communities**.
- **Occasion:** Associated with the **harvest festival of Sohrai** (celebrated after Diwali, linked to cattle worship and fertility).

88. Exercise Bold Kuruschetra

Nature of Exercise

- **Type:** Bilateral **army-to-army military exercise**.
- **Between: India and Singapore**.

The 14th edition of the India–Singapore Joint Military Exercise, *Exercise Bold Kurukshetra 2025*, is set to commence today at Jodhpur and will continue till 04 August 2025. The exercise will witness the participation of the 42 Singapore Armoured Regiment of the 4 Singapore Armoured Brigade and the Indian Army's Mechanised Infantry Regiment.

89.New Digital Credit Assessment Model for MSMEs

1. Announcement & Launch

- **Announced in:** Union Budget 2024–25.
- **Launched by:** Union Finance Minister on **6 March 2025**.
- **Implemented by:** Public Sector Banks (PSBs).

2. Objective

- To **replace manual/external assessments** with in-house, **digitally driven appraisal**.
- Ensure **faster, transparent, and objective** credit decisions.
- Cover both:
  - **Existing to Bank (ETB)** MSMEs.
  - **New to Bank (NTB)** MSMEs.

3. Digital Footprints Used

- **Identity Verification:** PAN authentication (via **NSDL**), mobile/email OTP.
- **Financial Data:**
  - **GST data fetch (API)**.
  - **Bank statement analysis** (via **Account Aggregator** framework).

- **ITR upload & verification**.
- **Credit Profile:**
  - Commercial & consumer bureau fetch (via **Credit Information Companies, CICs**).
  - **Fraud checks** via APIs.
- **Automated Engines:** Business Rule Engines (BREs) of banks → capture risks as per credit policy.

4. Traditional vs. Digital Model

- **Traditional:** Manual underwriting, physical document submission, higher TAT (days/weeks).
- **New Model:** Fully **digital application, verification, and decisioning** → turnaround time (TAT) **≤ 1 day**.

90. Digital Payments Ecosystem – Update 2025

1. Stakeholder Collaboration

- Govt. working with **RBI, NPCI, fintechs, banks, State Govts.**
- Goal: **Increase adoption of digital payments** especially in **tier-2 & tier-3 cities**.

2. Payments Infrastructure Development Fund (PIDF)

- **Launched:** 2021 by RBI.
- **Aim:** Encourage deployment of **digital payments acceptance infrastructure** in:
  - Tier-3 to Tier-6 cities.
  - North-Eastern States.
  - Jammu & Kashmir.
- **Progress (as on 31 May 2025):**
  - **4.77 crore digital touch points** deployed.

3. Growth in Digital Transactions

- **Period:** FY 2019-20 to FY 2024-25.
- **Total digital transactions: 65,000+ crore**.
- **Value:** Over **₹12,000 lakh crore**.
- Reflects **phenomenal expansion** of digital payments.

4. RBI Digital Payments Index (RBI-DPI)

- **Purpose:** Measures extent of digitisation of payments.
- **Base period:** March 2018 = 100.
- **Latest (Sept 2024): 465.33** → shows **~4.6x growth** in 6.5 years.
- **Frequency:** Published semi-annually.

91. Jal Jeevan Mission (JJM) – Update 2025

1. Launch & Objective

- **Launched:** August 2019.
- **Type:** Centrally Sponsored Scheme.
- **Aim:** Provide **Functional Household Tap Connection (FHTC)** to every **rural household** by 2024.
- **Tagline:** *Har Ghar Jal*.

2. Progress

- **At launch (2019):** Only **3.23 crore (16.7%)** rural households had tap water.
- **As on 23 July 2025:**
  - Additional households covered: **12.44 crore**.
  - Total covered: **15.67 crore (80.95%)** out of **19.36 crore** rural households.

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3. Recent Budget Update

- **Union Budget 2025–26:**
  - Finance Minister announced **extension of JJM till 2028**.

92. MSME Export Promotion

MSME Export Promotion Schemes & Initiatives – 2025 Update

1. Tax/Duty Remission Schemes

- **RoSCTL (Rebate of State & Central Levies & Taxes):**
  - Launched: **7 March 2019**.
  - Scope: Certain *labour-intensive textile exports*.
- **RoDTEP (Remission of Duties & Taxes on Exported Products):**
  - Launched: **1 April 2021**.
  - Scope: Refunds embedded duties/taxes not refunded elsewhere.

2. Export Hub Development

- **Districts as Export Hubs (DEH):**
  - Identify district export products.
  - Prepare **District Export Action Plan**.
  - Address bottlenecks, support local exporters, generate local jobs.

3. Trade Facilitation Platforms

- **Common Digital Platform for Certificate of Origin (CoO):**
  - Supports **FTA utilization** by exporters.
- **Trade Connect e-Platform:**
  - Information & intermediation platform.
  - Connects **Indian Missions Abroad + Dept. of Commerce officials + exporters**.

4. International Exposure & Capacity Building

- **International Cooperation (IC) Scheme:**
  - MSME participation in **international fairs/exhibitions**.
  - **Capacity Building for First Time Exporters (CBFTE):**
    - Support for EPC membership, Export Insurance, Testing & Certification fees.

5. MSME Champions Scheme – Sub-components

- **MSME-Sustainable (ZED) Certification Scheme:** Zero Defect Zero Effect manufacturing.
- **MSME-Competitive (LEAN) Scheme:** Lean manufacturing for efficiency.
- **MSME-Innovative Scheme:** Support for *Incubation, Design & IPR*.

6. Export Facilitation Infrastructure

- **65 Export Facilitation Centres (EFCs):**
  - Disseminate scheme information.
  - Assist MSMEs with export promotion.

7. Digital Commerce Enablement

- **TEAM (Trade Enablement and Marketing) Scheme:**
  - Onboards MSEs onto **ONDC** (Open Network for Digital Commerce).
  - **Target:** Empower **5 lakh MSEs**, with **50% women-owned**.
  - Support: Digital catalogue, account mgmt, linkages with Seller Network Participants.

8. NSIC Initiatives

- **NSIC's e-Country Pavilion (MSME Global Mart):**
  - Virtual gateway for **international trade partnerships**.
  - Showcases **product categories, bilateral trade data, market opportunities**.

9. Overall Impact

- **Policy mix:** Refund schemes + Hub model + Trade platforms + Capacity building + Digital integration.
- **Goal:** Boost MSME competitiveness, integrate them with **global value chains**, expand **India's export base**.

93. Skill India Mission (SIM) – 2025 Update

1. Overview

- **Launched by:** Ministry of Skill Development & Entrepreneurship (MSDE).
- **Aim:** Skill, re-skill & up-skill youth → make them **future-ready** with **Industry 4.0 relevant skills**.
- **Training Network:**
  - **PMKVY (Pradhan Mantri Kaushal Vikas Yojana)**.
  - **Jan Shikshan Sansthan (JSS)**.
  - **NAPS (National Apprenticeship Promotion Scheme)**.
  - **CTS (Craftsman Training Scheme)** through **ITIs**.

2. Women-Focused Measures

- **Financial Support:** Special provisions for **conveyance, boarding & lodging, post-placement support**.
- **PMKVY 4.0:**
  - Priority to projects with women as **primary beneficiaries**.
  - Training aligned with local demand in **Electronics, Retail, Healthcare, Beauty & Wellness, Handicrafts, Apparel**.
- **JSS Scheme:** Women = **80%+ of beneficiaries** (focus on women & vulnerable groups).
- **ITIs/NSTIs:**
  - 19 National Skill Training Institutes (NSTIs) for women.
  - 300+ ITIs exclusively for women.
  - **30% reservation** in all ITIs (Govt. & Pvt) across courses.

3. Special Initiatives

- **NAVYA (Launched by MSDE + MoWCD):**
  - *Nurturing Aspirations through Vocational Training for Young Adolescent Girls.*
  - **Pilot initiative** for girls (age 16–18, min. Class 10).
  - Focus: **non-traditional job roles**.
- **Swavalambini (Feb 2025, MSDE + NITI Aayog Women Entrepreneurship Platform):**
  - Coverage: Assam, Meghalaya, Mizoram, Uttar Pradesh, Telangana.
  - Aim: Cultivate **entrepreneurial mindset** among female students.
  - Mode: **Entrepreneurship Awareness Programmes (EAP)** + **Entrepreneurship Development Programmes (EDP)**.
  - Implemented by:
    - **NIESBUD (Noida)**.
    - **IIE (Guwahati)**.

94. SKILL INDIA Mission SIM

1. Skill India Mission (Umbrella Initiative)

- **Launched: 15 July 2015** (World Youth Skills Day).
- **Nodal Ministry:** Ministry of Skill Development & Entrepreneurship (MSDE).
- **Aim:** Skill, re-skill & up-skill India's youth to make them *future-ready* with industry-relevant skills.

2. Key Schemes / Components under SIM

Scheme / Component	Launch Year	Nodal Body / Ministry	Focus Area
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	2015	MSDE / NSDC	Short-term training, Recognition of Prior Learning (RPL), industry-linked skilling. (Now in **PMKVY 4.0** with Industry 4.0 skills).
Jan Shikshan Sansthan (JSS) *(brought under MSDE in 2018, earlier under MHRD)*	Original: 1967 (as Shramik Vidyapeeth) → revamped 2018	MSDE	Skill training for **non-literate, neo-literates & school dropouts**, focus on women & rural poor.
National Apprenticeship Promotion Scheme (NAPS)	**2016**	MSDE / DGT	Promotes apprenticeship training, provides stipend & cost-sharing with industries.
Craftsman Training Scheme (CTS)	**1950s (First ITI established 1950)**	MSDE / DGT	Long-term vocational training through **Industrial Training Institutes (ITIs)**.
National Skill Development Corporation (NSDC)	**2008** (pre-SIM, integrated later)	PPP under MSDE	Implements large-scale skill programs, Sector Skill Councils, market-led skilling.
National Council for Vocational Education and Training (NCVET)	**2018** (notified)	MSDE	Regulator for TVET (Technical & Vocational Education & Training).
Rozgar Melas & PM National Apprenticeship Melas (PMNAMs)	Post-2022	MSDE	Job placement & apprenticeship opportunities for trained youth.
Skill India Digital Hub (SIDH)	**2023** (revamp under Digital India push)	MSDE	Unified platform integrating **skilling, education, employment, entrepreneurship**; connects candidates with employers.
Indian Institute of Skills (IIS)	Announced 2015, operationalised Ahmedabad & Mumbai in PPP mode	MSDE	High-end Industry 4.0 training, international collaborations.
Skill India International Centres	Announced 2023 (30 centres)	MSDE	Train & place Indian youth in overseas job markets.

3. Special Women & Entrepreneurship Focus

- **Swavalambini Programme (Feb 2025):** Women entrepreneurship awareness in NE states + UP, Telangana (MSDE + NITI Aayog WEP).
- **NAVYA (2025):** Vocational training pilot for adolescent girls (MSDE + MoWCD).

95. Namo Drone Didi Scheme – 2023-26

1. Overview

- **Type:** Central Sector Scheme.
- **Approved Outlay:** ₹1,261 crore.
- **Period:** 2023–24 to 2025–26.
- **Target:** Provide **15,000 drones** to Women Self Help Groups (SHGs).

- **Objectives:**
  - Promote **advanced technology in agriculture** → higher efficiency, yield, lower cost.
  - Empower SHGs as **drone service providers** → livelihood & income generation.

2. Financial Assistance

- **Central Financial Assistance (CFA):**
  - 80% of drone package cost, up to **₹8 lakh**.
- **Training Support:**
  - **Drone Pilot Training:** 15 days for 1 SHG member.
  - **Drone Assistant Training:** 5 days for another SHG member/family member.
- **Training Agencies: DGCA-authorized Remote Pilot Training Organizations (RPTOs).**

96. Jan Aushadi Scheme

Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) – 2025 Update

1. Overview

- **Objective:** Provide **quality generic medicines at affordable prices** to reduce healthcare cost & out-of-pocket expenditure.
- **Nodal Agency: Pharmaceuticals & Medical Devices Bureau of India (PMBI)**, under Dept. of Pharmaceuticals, Ministry of Chemicals & Fertilizers.

2. Current Status (as of 30 June 2025)

- **Jan Aushadhi Kendras (JAKs): 16,912** operational across States/UTs.
- **Target: 25,000 JAKs by March 2027**.

97. National Programme for Dairy Development (NPDD) – 2025 Update

1. Overview

- **Launched:** 2014–15.
- **Nodal Ministry:** Department of Animal Husbandry & Dairying, GoI.
- **Objective:** Strengthen infrastructure for quality milk procurement, chilling, testing & marketing to ensure farmers' better access to organized dairy markets.

2. Components

1. **Component A – Infrastructure Support**
   - Focus: **Quality milk testing equipment** + **Primary chilling facilities**.
   - Beneficiaries: **State Dairy Federations, District Milk Unions, SHGs, FPOs, Milk Producer Companies**.
2. **Component B – "Dairying through Cooperatives"**
   - Aim: Enhance **milk sales** & farmers' access to **organized markets**.
   - Activities:
     - Upgradation of **dairy processing & marketing infra**.
     - Strengthening **producer-owned institutions**.

98. Rashtriya Gokul Mission & Dairy Tech Innovations – 2024–25 Update

1. Rashtriya Gokul Mission (RGM) – Overview

- **Launched:** 2014.
- **Objective:** Breed improvement of indigenous cattle & buffaloes → increase milk productivity & farmers' income.
- **Nodal Ministry:** Department of Animal Husbandry & Dairying (DAHD).

2. Key Technologies Promoted under RGM

(i) Sex Sorted Semen Technology

- **Facilities:** 5 Govt. semen stations (also in private sector).
- **Production:** 125 lakh doses produced till date.
- **Incentive:** 50% subsidy on cost of sex-sorted semen.
- **Launch of Indigenous Tech:**
  - By Hon'ble PM on **5 Oct 2024**.
  - Developed by **NDDB**.
- **Impact:**
  - 85–90% accuracy in producing **female calves**.
  - Benefits > **8 crore small & marginal dairy farmers**.

(ii) Bovine IVF Technology

- **IVF Labs:** 23 operational.
- **Output:** 26,987 viable embryos → 14,993 transferred → 2,361 calves born.
- **Incentive:** ₹5,000 per assured pregnancy.
- **Indigenous IVF Media:**
  - Launched **23 Sept 2024** by NDDB.
  - Cost-effective alternative to imported media.
  - IVF shortens genetic improvement → work of **7 generations achieved in 1**.

(iii) Genomic Selection

- **Unified genomic chips developed:**
  - **GAUCHIP** (indigenous cattle).
  - **MAHISHCHIP** (buffaloes).
- Developed by: **NDDB + ICAR-NBAGR**.
- **Launched:** 5 Oct 2024 by PM.
- **Benefits:**
  - Early identification of elite bulls.
  - No need to wait 3–4 years for heifer performance.
  - Faster herd improvement & better decision-making for farmers.

99. Government Measures for Dairy & Livestock Development – 2025 Update

1. Breed Improvement & Reproductive Technologies

- **Nationwide Artificial Insemination Programme (NAIP):**
  - Implemented under **Rashtriya Gokul Mission (RGM)**.
  - Extends AI coverage in districts with **<50% coverage**.
  - **Free doorstep AI service** using semen of **high genetic merit bulls**.
- **Accelerated Breed Improvement via IVF:**
  - Uses **bovine In-Vitro Fertilization (IVF)** for faster genetic upgradation.
  - **Incentive:** ₹5,000 per assured pregnancy.
- **Accelerated Breed Improvement via Sex-Sorted Semen:**
  - Ensures **>90% accuracy** in producing female calves.
  - **Incentive:** Up to **50% of semen cost** (per assured pregnancy).

2. National Programme for Dairy Development (NPDD)

- **Component A:**
  - Infra creation/strengthening for **primary chilling facilities & milk testing equipment**.
  - Beneficiaries: State Dairy Federations, District Milk Unions, SHGs, Milk Producer Companies, FPOs.
- **Component B ("Dairying through Cooperatives"):**
  - Aim: Increase sale of milk/dairy products.

- Focus: **Upgradation of processing & marketing infra**, enhance capacity of producer-owned institutions.

3. National Livestock Mission – Entrepreneurship Development Programme (NLM-EDP)

- **Support: 50% capital subsidy up to ₹50 lakh**.
- **Coverage:** Breeding farms of poultry, sheep, goat, pig, horse, camel, donkey.
- **Fodder Units Supported:** Hay/Silage, Total Mixed Ration (TMR), Fodder Block making units, Seed Grading Units.

4. Animal Husbandry Infrastructure Development Fund (AHIDF)

- **Support: 3% interest subvention** per annum.
- **Purpose:** Infra creation & strengthening for **livestock product processing & diversification**.
- **Impact:** Provides small/unorganized producers access to **organized markets**.

5. Digital & Advisory Support

- **1962 Farmers App** (developed with NDDB):
  - Provides **ration balancing advisory**.
  - Helps optimize **protein, energy & mineral intake** using local feed resources.
  - Extended to **field workers** → assist farmers with **scientific feed formulation**.

100. Pradhan Mantri Matsya Sampada Yojana (PMMSY) – 2025 Update

1. Overview

- **Launched:** 2020.
- **Nodal Ministry:** Ministry of Fisheries, Animal Husbandry & Dairying.
- **Aim:** Blue Revolution → enhance **fisheries infrastructure, production, employment & income of fishers/farmers**.

2. Investment & Outlay (2020–21 to 2024–25)

- **Total Outlay Supported:** ₹17,210.46 crore.
- **Central Share:** ₹6,761.80 crore.
- **Coverage:** Various States/UTs including **Karnataka, Tripura, J&K**.

3. Employment Generation

- Fisheries & allied activities: fishing, aquaculture, processing, transport, marketing, pond preparation, etc.
- **Direct + Indirect Jobs Created (since 2020):**
  - **Karnataka:** 2,60,392.
  - **Tripura:** 1,42,292.
  - **J&K:** 26,364.

4. Fisheries Clusters

- **Total notified clusters:** 34.
- Includes **organic fisheries clusters** in **Sikkim & Meghalaya**.
- Clusters notified also in Karnataka, Tripura & J&K (details in Annexure-II).

5. FPOs & Cooperatives

- **Fish Farmers Producer Organizations (FFPOs):**
  - Approval given for **2000 existing cooperatives** to be converted into FFPOs.
  - Formation of **195 new FFPOs** approved.
- **Action Plan (NFDB):**
  - Establish **12,000 fisheries cooperatives (2023–33)** in uncovered panchayats/villages with large water bodies/coastal areas.

- **Phase I (2023–24 to 2027–28):** 6,000 cooperatives.
- **Phase II (2028–29 to 2032–33):** 6,000 cooperatives.

- **Sub-scheme – PM Matsya Kisan Samridhi Saha-Yojana (PM-MKSSY):**
  - Supports **formalisation & strengthening** of **5,500 primary fisheries cooperatives**.
  - Includes **mentoring, capacity building, need-based financial support**.

101. Pradhan Mantri Matsya Sampada Yojana (PMMSY) – 2025 Welfare & Blue Economy Focus

1. Overview

- **Launched:** 2020.
- **Investment:** ₹20,050 crore.
- **Coverage:** All States/UTs.
- **Aim:** Blue Revolution through **sustainable & responsible fisheries development** + **welfare of fishers/farmers**.

2. Fisher Welfare Activities

1. **Group Accidental Insurance (age 18–70 years):**
   - ₹5 lakh → Death/Permanent total disability.
   - ₹2.5 lakh → Permanent partial disability.
   - ₹25,000 → Accidental hospitalization.
2. **Livelihood & Nutritional Support during Fishing Ban/Lean Period (age 18–60 years):**
   - ₹3,000 per fisher for 3 months.
   - Beneficiary contributes ₹1,500 (Govt. matches with ₹1,500).
3. **Safety at Sea – Vessel Transponders:**
   - **1,00,000 fishing vessels** to be equipped with **two-way communication transponders**.
   - Outlay: **₹364 crore**.
   - Use: Emergency communication & vessel tracking.
4. **Other Supports:**
   - Fishing vessel insurance.
   - Replacement of nets & boats.
   - Acquisition & upgradation of fishing vessels for **deep sea fishing**.

3. Infrastructure Development

- **Fishing Harbours & Fish Landing Centres.**
- **Cold chain & market infra** → reduce post-harvest losses.
- **Training & skill development.**
- **Formation of fisheries cooperatives & FFPOs** → strengthen bargaining power.

4. Diversification & Climate-Resilient Development

- **Diversification Areas:**
  - **Seaweed farming**.
  - **Ornamental fisheries.**
  - **Mariculture.**
- **Climate-Resilient Initiatives:**
  - Development of **climate-resilient coastal fishermen villages.**
  - **Model coastal fishing villages** → targeted interventions, sustainable resource use, value-chain participation.

102. PM-DAKSH Scheme (Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi Yojana)

1. Overview

- **Type:** Central Sector Scheme

- **Launched:** 2020–21
- **Implementing Ministry:** Ministry of Social Justice & Empowerment
- **Objective:** Enhance competency of marginalized groups → make them employable in **wage/self-employment** for socio-economic development.

2. Target Groups

- **Scheduled Castes (SCs)**
- **Other Backward Classes (OBCs)**
- **De-notified Tribes (DNTs)**
- **Economically Weaker Sections (EWS)**
- **Safai Karamcharis including Waste Pickers**

3. Eligibility Criteria

- **OBCs/EWS:** Annual family income **< ₹3 lakh**
- **SCs / DNTs / Safai Karamcharis (incl. waste pickers): No income limit**

103. Integrated Wool Development Programme (IWDP) – Pashmina Development in Ladakh

Overview

- **Implementing Agency:** Central Wool Development Board (CWDB)
- **Period:** 2021-22 to 2025-26
- **Coverage:** Entire Wool Sector, with a **special component for Pashmina Wool in Ladakh**
- **Objective:** Development of wool sector & livelihood support for pashmina nomads.

104. Samarth Scheme (Scheme for Capacity Building in Textiles Sector)

1. Overview

- **Ministry:** Ministry of Textiles
- **Coverage:** PAN-India
- **Objective:** Provide **demand-driven, placement-oriented skilling programmes** to supplement industry efforts in job creation.
- **Value Chain Coverage:** Entire textile chain **except Spinning & Weaving in organized sector**.

2. Key Features

1. **Demand-driven approach**
   - Textile industries directly **empanelled to provide training** based on their requirements.
2. **NSQF-Aligned Courses**
   - Training in **120 job roles** to enhance employability.
3. **Placement-linked Training**
   - **Entry Level Training:** 70% placement mandate
   - **Upskilling Training:** 90% placement mandate
   - **Retention:** 6 months post-placement support
4. **Self-employment Provision**
   - Special focus on **traditional sectors**: Handloom, Handicraft, Jute & Wool.

105. Green Steel Taxanomy

Ministry of Steel, NITI Aayog, Bureau of Energy Efficiency (BEE) are drafting an **Indian Green Steel Taxonomy** (2024–25).

- Likely thresholds being debated:
  - **0.5 tCO_2/tonne crude steel** (near-term "green" cutoff, harmonized with EU).
  - Progressive tightening to **0.2–0.3 tCO_2/tonne** by 2040–2050.

106. NCDC Schemes for Women Cooperatives

1. Swayamshakti Sahakar Yojna

- **Objective:**
  - Provide **affordable, cost-effective and reliable financial services** to poor women.
  - Facilitate **women SHGs** to access **adequate bank credit**.
  - Promote **collective socio-economic activities** and sustainable livelihood.
- **Eligibility:**
  - PACS (Primary Agricultural Credit Societies)
  - DCCBs (District Central Cooperative Banks)
  - StCBs (State Cooperative Banks)
  - SHG Federated Cooperatives / Cooperative Federations
- **Support:**
  - Loan assistance from NCDC for group-based livelihood activities.

2. Nandini Sahakar

- **Focus:** A **women-focused framework** of financial assistance, enterprise support and capacity building.
- **Coverage:** All business model-based activities across sectors, **except urban housing**.
- **Objectives:**
  - Support women cooperatives in line with **Atmanirbhar Bharat**.
  - Foster **entrepreneurial dynamism** via:
    - Enterprise development
    - Business planning
    - Capacity building
    - Financial credit support with **interest subvention**.
- **Impact:** Helps women cooperatives diversify into modern, scalable, and sustainable ventures.

107. India's Resolution at Ramsar COP-15

Theme Introduced: *"Promoting Sustainable Lifestyles for the Wise Use of Wetlands"*

Context

- **Ramsar Convention** = Global treaty (1971, Ramsar, Iran) for the conservation & wise use of wetlands.
- **15th Conference of Parties (COP-15)** → held at **Victoria Falls, Zimbabwe (2025)**.
- India has been an active Party, with **80+ Ramsar sites (largest in Asia)**.

108. Banking Laws (Amendment) Act, 2025

- **Notified:** 15 April 2025
- **Effective from:** 1 August 2025 (selected provisions)
- **Coverage:** Amends **five legislations**
  1. Reserve Bank of India Act, 1934
  2. Banking Regulation Act, 1949
  3. State Bank of India Act, 1955
  4. Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970
  5. Banking Companies (Acquisition & Transfer of Undertakings) Act, 1980
- **Number of amendments:** 19

Key Provisions Effective from 1 August 2025

(as per Gazette Notification S.O. 3494(E), dated 29 July 2025)

1. Substantial Interest Threshold

- Old: ₹5 lakh (unchanged since 1968).
- New: **₹2 crore**.
- Aim → reflects modern banking scale, strengthens governance, curbs conflict of interest.

2. Tenure of Directors in Cooperative Banks

- Old: Maximum 8 years.
- New: **Maximum 10 years** (excluding chairperson & whole-time director).
- Aligned with **97th Constitutional Amendment** (cooperative sector reforms).

3. Unclaimed Shares & Bond Redemption

- PSBs can now **transfer unclaimed shares, dividends, and redemption proceeds** to the **Investor Education and Protection Fund (IEPF)**.
- Brings PSBs at par with provisions under the **Companies Act**.

4. Remuneration of Statutory Auditors

- PSBs empowered to offer **remuneration to statutory auditors**.
- Aim → attract **high-quality auditors** & improve **audit standards**.

109. Grant-in-Aid to NCDC (2025–29)

Approved by: Union Cabinet chaired by PM Shri Narendra Modi
Scheme Type: Central Sector Scheme
Outlay: ₹2,000 crore (₹500 crore/year from FY 2025-26 to FY 2028-29)
Implementing Agency: National Cooperative Development Corporation (NCDC)
Financial Structure

- Govt. grant of **₹2,000 crore** over 4 years.
- On this basis, **NCDC can leverage & raise ₹20,000 crore** from the open market.
- Funds to be used for:
  - **New projects**
  - **Expansion / modernization / technology upgradation**
  - **Working capital requirements** of cooperatives.

110. NMCM – National Mission on Cultural Mapping

- **Objective:** Identify, map, and document **artists and art forms** at the grassroots level.
- **Coverage:** Includes **oral traditions, tribal folklore, folk arts**.
- **Flagship Project:** *Mera Gaon Meri Dharohar (MGMD)*

111.Compensatory Afforestation Fund Management and Planning Authority (CAMPA)

1. Legal Basis

- Created under the **Compensatory Afforestation Fund Act, 2016** (CAF Act).
- Supported by **CAF Rules, 2018**.

2. Purpose

- To manage funds collected as **compensatory levies** from user agencies (e.g., mining, power, infra projects) when **forest land is diverted** for non-forestry purposes under **Van (Sanrakshan Evam Samvardhan) Adhiniyam, 1980 (Forest Conservation Act, 1980)**.
- Goal: **Compensate loss of forests & ecosystem services.**

3. Fund Structure

- **Two levels of funds:**
  1. **National Compensatory Afforestation Fund** (Public Account of India).
  2. **State Compensatory Afforestation Funds** (Public Account of each State).

112. Pradhan Mantri Kisan Sampada Yojana (PMKSY) – Cabinet Approval (2025)

Approved by: Union Cabinet chaired by PM Shri Narendra Modi
Total Outlay: ₹6,520 crore (15th Finance Commission Cycle: 2021-22 to 2025-26)
Additional Outlay Approved: ₹1,920 crore
Break-up of Approval

1. **₹1,000 crore**
   - For setting up:
     - **50 Multi-Product Food Irradiation Units** under *Integrated Cold Chain & Value Addition Infrastructure (ICCVAI)*.
     - **100 Food Testing Labs (FTLs)** with **NABL accreditation** under *Food Safety & Quality Assurance Infrastructure (FSQAI)*.
2. **₹920 crore**
   - For sanctioning projects under **various component schemes of PMKSY** during the 15th FCC cycle.

113. India–Morocco MLAT (Mutual Legal Assistance Treaty)

Objective

- To **promote fruitful cooperation** in the **judicial and legal spheres** between India and Morocco.
- To facilitate the **widest possible mutual legal assistance** in **civil and commercial matters**, in line with the national laws of both countries.

114.11th National Handloom Day – 7 August 2025

Sant Kabir Awards → for outstanding weavers in preserving & promoting traditional crafts.
The theme for **11th National Handloom Day (2025)** is **"Weaving Innovation into Tradition."**

115. What is NSTFDC?

National Scheduled Tribes Finance & Development Corporation (NSTFDC) is a GoI CPSE under the Ministry of Tribal Affairs that provides **concessional finance** to **Scheduled Tribe (ST)** individuals, SHGs, and agencies for **income-generating/self-employment** activities.
Purpose

- Low-cost **term loans / micro-loans / working capital** to ST beneficiaries
- For small business, agriculture & allied, services, trading, skill-linked enterprises, etc.
- Disbursed via State Channelizing Agencies (SCAs), banks/implementing partners.

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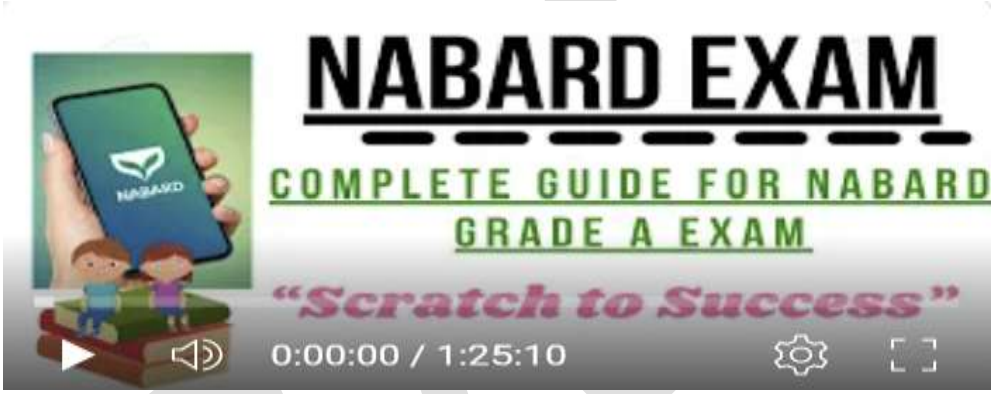
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